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FAIR SHARE HOUSING INDICATORS:  
FOR KENT COUNTY,  
RHODE ISLAND

BY  
JOSEPH L. GOULD

A RESEARCH PROJECT SUBMITTED IN  
PARTIAL FULFILLMENT OF THE REQUIREMENTS  
FOR THE DEGREE AND MASTER OF  
COMMUNITY PLANNING

UNIVERSITY OF RHODE ISLAND

1991

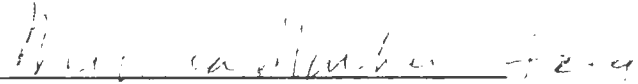
MASTER OF COMMUNITY PLANNING

RESEARCH PROJECT

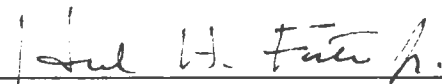
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**CHAPTER 1**  
**Introduction**

## INTRODUCTION

The Housing Act of 1949 established the goal of a "decent home and a suitable living environment for every family." However, rising housing costs, a decline in real income, and local zoning and land use practices have all contributed to the polarization of housing in American society (Heilbrun 1987). The widening gap between the cost of housing and real income, during the last two decades, has fueled an affordability crisis that prevents many segments of the population from participating in the "American Dream" of home ownership. For many low and moderate income households the quest for decent, affordable housing is becoming an impossible dream and "America is increasingly becoming a nation of housing have's and have-nots" (Joint Center for Housing Studies of Harvard University 1988:73).

Compounding the problem of housing affordability for low and moderate income households has been the on-going problem of housing accessibility. The exclusion of lower income and minority households from suburban communities has been a growing problem since the 1960's (Brooks 1972 and Downs 1973). Preliminary data from the 1990 United States Census indicates that the locating of lower income and minority households to older central cities continues.

Census data, from 1970 and 1980, indicates that employment growth has followed the migration of the well-to-do, non-minority population to the suburbs. Preliminary data

from the 1990 census indicates that growth trends in suburban employment opportunities continues to greatly outpace those of older central cities. While the shift of population and economic growth from central cities to suburban communities has provided benefits to many members of our society, many millions of American households have been excluded from these benefits because local laws force residents to pay housing costs that are beyond the means of low and even moderate income households (Downs 1973). As early as the 1970's, the recognition of these exclusionary trends led to the realization that the setting/location of lower income housing is as critical a factor in meeting the needs of lower income households as the production of affordable housing units (Brooks 1972.1).

Local land use policies and practices have been identified as having significant impact on residential development patterns (Atash 1990:231)). Municipal land use regulations have contributed to the high cost of housing in many communities, effectively locking out many lower and moderate income households who can not afford the cost of expensive single family homes. Although, land use policies alone are not responsible for the high cost of housing, Atash (1990:231) indicates that local land use regulations have had inflationary impacts on the cost of housing that have effectively limited the supply of affordable housing for low and moderate income households.

During the last twenty years there have been a number of legislative acts and common law cases that have addressed the growing problem of the exclusion of low and moderate income households. One such legislative initiative, directed toward the police power of zoning and land use practices, is currently underway in the State of Rhode Island. The Rhode Island Comprehensive Planning and Land Use Regulation Act identifies the problem of affordable housing and the exclusion of low and moderate income households and requires that these related problems be addressed through the comprehensive planning process.

#### **Rhode Island Comprehensive Planning and Land Use Act**

In January of 1988, the Rhode Island legislature passed the Comprehensive Planning and Land Use Regulation Act, Title 45 Chapter 22.1 of the Rhode Island General Laws of 1956 (1980 Reenactment) as amended. This act mandates that all cities and towns in Rhode Island complete a comprehensive plan in conformance with the provisions laid out in the Act. Among the provisions of the Comprehensive Planning and Land Use Act is the requirement that each community plan include a housing element.

In general, the housing element requires communities to identify both existing and future housing needs and to develop objectives for the preservation, improvement and development of housing for all citizens. Beyond this general requirement, the legislation expressly stipulates that communities

"enumerate local policies and implementation techniques to provide a balance of housing choices, recognizing local, regional and statewide needs including but not limited to affordable housing."

The intent of this legislation is clearly stated in Goal Six of the Act " Comprehensive planning is needed to provide a basis for municipal and state initiatives to insure that all citizens have access to a range of housing choices including the availability of affordable housing." The need for such a goal is the result of past land use practices that have served to restrict access from many Rhode Island communities for lower income households in general and for members of minority groups in particular who are over-represented in the lower income population.

The Handbook on the Local Comprehensive Plan (The State Planning Council 1989:1V-15) acknowledges the exclusionary impact of past land use practices. In attempting to slow growth in local communities, many plans have imposed large lot requirements that limit high density, multi-family residential development. As a result, the opportunity for low income households and other special needs groups to live in these communities has been reduced or entirely eliminated.

Recognizing the exclusionary impact of municipal land use ordinances, the Handbook on the Local Comprehensive Plan (1989:1V-16) acknowledges that "cities and towns can affect the cost of housing through strategies associated with

development controls." The Handbook identifies "the use of codes and development controls that allow higher density of development, cluster development, planned unit developments, transfer of development rights, manufactured housing and other contemporary techniques" as municipal vehicles for promoting inclusionary land use practices.

Beyond simply requiring development controls and codes that allow for the possibility of the development of affordable housing, the Comprehensive Planning and Land Use Regulation Bill requires that communities develop goals and policies that identify resources and action steps designed to achieve housing goals and implement housing policy. The Handbook on the Local Comprehensive Plan (1989:1V-17) provides the following list of goals and policies that the comprehensive plan must address:

- "Specific steps to enhance housing affordability;
- Municipal agency responsible for housing;
- Code and ordinance changes and innovations to encourage achievement of housing goals;
- Public and Private resources to be utilized in the achievement of housing goals;
- Sites for housing development (location and types);
- Potential conversion of existing structures to housing use;
- and Financial strategies to be developed for housing."

The language of the comprehensive planning legislation and the handbook requires that communities not only allow for the development of affordable housing but are required to take affirmative action to assure that affordable housing is developed.

## **STUDY GOALS AND OBJECTIVES**

Concern with the concentration of lower income households and low cost housing units in urban areas such as the City of Providence, underlies the Rhode Island Comprehensive Planning and Land Use Act's requirement for communities to consider the regional and statewide need for affordable housing. The goal of increasing the opportunity for housing choices for low and moderate income households by bringing about a more equitable dispersion of low income housing throughout the entire metropolitan region, has been articulated in the Rhode Island law. Municipal attempts to address this goal will extend comprehensive planning beyond the confines and needs of specific municipalities to encompass statewide needs and planning on a regional scale.

As communities involve themselves in the comprehensive planning process, there are a number of planning tools that could be employed to address the housing needs of low income households on a more regional basis. Fair Share planning techniques and strategies have served as such a planning tool in many parts of the country. Many fair Share housing strategies have developed as a response to past exclusionary land use practices and to the growing movement to open up the suburbs to low and moderate income households.

The Fair Share goal of providing for a more equitable distribution of low and moderate income housing is articulated by The Denver Regional Council of Governments. In describing

the Denver housing allocation model, Listokin (1972:11) indicates that the objective of the plan "is to provide maximum opportunities for each resident in the region, particularly those of low and moderate income in obtaining adequate and appropriate housing in a location of their choice."

This study examines how the Fair Share methodology might be employed by the municipalities of Kent County, Rhode Island as they consider the regional need for low and moderate income housing as a component of the comprehensive planning process. In this study a number of social indicators, that have been employed by a variety of Fair Share plans, have been generated for Kent County Municipalities and the State of Rhode Island. The use of social indicators has been intended to 1) estimate the statewide demand for low income housing, 2) describe the current distribution of low income housing in Kent County, 3) present several Fair Share scenarios for the distribution of future low income housing in Kent County, and 4) provide a framework for measuring change in the future distribution of low income housing in Rhode Island.

This study has three major objectives and each objective is addressed in a subsequent chapter of this report. Chapter 2 examines the Fair Share methodology as a response to exclusionary zoning practices. In undertaking this objective, the concept of Fair Share is defined and the criteria used to determine and measure housing need and dispersal allocations



are examined. Additionally, the indicators employed by numerous Fair share plans to operationalize the criteria and link policy guidelines to concrete allocation strategies are identified. Finally, the allocation formulas used by a variety of plans to weight and manipulate the variables to produce actual dispersal locations and targets are examined.

Chapter 3 use the criteria and indicators suggested by a variety of Fair Share plans to generate social indicators that measure the demand and supply of low income housing in Kent County and the State of Rhode Island. Additionally, social indicators are used to document the growing urban-suburban bifurcation in low income households and minority group member in the central city of Providence and the suburban communities of Kent County. By examining a number of demographic, housing and economic indicators, between 1970 and 1990, the study measures the extent that Kent County municipalities have provided a Fair Share of Rhode Island's low income housing.

Chapter 4 uses indicators developed in chapter 3 to determine a number of potential Fair Share scenarios for Kent County. Additionally the individual indicators used in the fair Share scenarios are critiqued for shortcomings in data availability, aggregatability, compatibility and validity (i.e. do they measure what they intend to measure). Chapter 5 offers concluding remarks on the current status of Kent County's provision of accessible housing opportunity for low income and minority households in Rhode Island. Policy

implications that could be employed to bring about a more equitable distribution of low and moderate income households in Kent County and Rhode Island are also discussed.

#### **SIGNIFICANCE OF THE PROBLEM**

Although planners do not physically build houses, local planners often have responsibility for coordinating agencies, services and regulations that have a significant impact on housing supply. Relating housing dynamics to the other functional areas of community (i.e. education, employment, infrastructure) is also a task/challenge of the planning profession. Concerns for equity, redistributive justice and the availability of housing choices for all members of the community have long been ethical considerations of the profession. The present effort to address the problems of housing affordability and accessibility for low and moderate income households through the police powers of the Rhode Island Land Use and Comprehensive Planning Act is a reflection of this consideration.

Many suburban communities have resisted accepting lower or even moderate income housing within municipal borders. However, there are a number of reasons why the location of lower income housing in suburban areas that have previously excluded such types of housing should be a primary concern of planning professionals. Indeed, Brooks (1973:1) contends that the location of lower income housing should be as essential a component of land use planning as the location of open space

and commercial development.

The function of housing in American society, has moved beyond the primary goal of providing shelter. Many of the functions that housing and the housing market serve are socio-economic in nature. In America housing provides a visible means of stratifying communities and enhancing status of community members. Housing locates one spatially within the community and influences whom one may come into contact with, what schools one attends and what employment opportunities may be available. Additionally, the ownership of housing has served as vehicle for the accumulation of wealth in our society. Restricting and limiting access for large segments of the population from whole communities undermines the fundamental goal of providing true equality of opportunity to all members of our society. (Downs 1973)

The failure to deal with land use practices and policies that limit the residential access of many segments of the population will have a profound effect on the diversity of our communities and the quality of urban life. The continuation of the current restrictions on the diversity and location of housing opportunities for low and moderate income households will have a significant impact on economic development, education, transportation patterns and the social health of our communities.

Job opportunities are growing at increasing rates in suburban communities. The segmentation of suburban employment

opportunities from the labor force concentrated in central cities will have dramatic impact on the viability of economic activity in our communities. (Cervero 1990)

Integrated school systems have been shown to substantially improve the educational achievement of low income, minority students. The concentration of the lowest income and minority households in central cities will likely lead to increased high school drop out rates in central cities and a lower quality of education for students in these school systems. (Downs 1973:26)

These deficits in education/training and employment opportunities will contribute to increased social unrest and the growth of social problems, i.e. high unemployment rates, high crime rates and substance abuse, that have come to characterize many of our older central cities. Without a policy of housing dispersal our society will become increasingly segregated and opportunities for interpersonal contacts that have the potential to reduce racial prejudice will be lessened.

An additional reason to address the problem of restricted housing opportunity are the mandates given by the Federal and State governments for local communities to attend to lower income housing needs. Development of adequate supplies of affordable housing will require substantial amounts of land and such land is more readily available in the suburban communities than in the densely developed cities.

A final consideration is the inability of market forces to provide for an adequate supply of low income housing and the inability of lower income households to compete for housing on a level economic field. The removal of local barriers to the development of affordable housing will not by itself solve the housing problems of low and moderate income households. However the adoption of a more inclusionary posture by local governments, will at the least remove the favored advantage that local governments have supplied to the interests of well to do home owners at the expense of low and moderate income households.

#### **STUDY QUESTIONS**

There are two major questions that this study proposes to explore. The first question considers whether the Fair Share planning methodology is a viable technique to be employed as part of the comprehensive planning efforts to assess local housing need in relation to the regional need of Kent County and of the State of Rhode Island. The second question examines the bifurcation in Fair Share housing indicators between the communities in Kent County and the State of Rhode Island. By examining a number of demographic, housing and economic indicators, between 1970 and 1990, the study proposes to gauge the extent that Kent County has provided accessible housing opportunity for the State population in general and the low income and minority populations in particular.

Within the general framework of these study questions,

there are a number of specific questions that will be explored. These questions concern the relationship between housing needs of community members and the opportunity to meet these needs provided by the community. Several of these questions can be stated as follows:

- \* How have the lower income populations of Kent County grown in relationship to the State as a Whole?
- \* How has the minority population of Kent County grown in relationship to the State as a whole?
- \* Has the housing stock of Kent County changed to reflect an increase demand for low income housing?
- \* Has the growth in suburban employment opportunities in Kent county been matched by an equal provision of housing opportunities?

#### **METHODOLOGY**

This study employs a social indicator analysis to examine the accessibility of housing opportunities for low income households in Kent County. The Fair Share methodology provides the theoretical background for the selection of indicators. The use of policy relevant criteria and indicators suggested by the Fair Share methodology is intended to inform and perhaps guide housing and land use policies that are developed as a resulted of the comprehensive planning efforts mandated by the Rhode Island Comprehensive Planning and Land Use Act.

The study employs a cross sectional analysis to measure the existing status of accessible housing in Kent County.

Additionally a shift share model is used to examine the changing demand and supply of low income housing in Kent County. The use of a number of demographic, housing and economic indicators is intended to measure the local supply and demand for housing in relation to the larger regional housing market. This study compares 1) the municipalities in Kent County to each other and to the entire county, and 2) Kent County to the State of Rhode Island. An additional aspect of this study will be a comparison of the suburban region of Kent County to the urban core of Rhode Island's central city (Providence) which has one of the highest concentrations of low income and minority households of any Rhode Island community.

#### **THE DATA**

Data on indicators of community and regional housing needs and the existing community housing inventory will be gathered from a variety of sources. The primary source of data for the demographic indicators will be the United States Census of population for 1970 and 1980. Preliminary data from the 1990 census will also be employed. Additional sources of information for demographic indicators include municipal monographs prepared by the Rhode Island Department of Economic Development, and population projections prepared by the Rhode Island Division of Statewide Planning and CACI, a national demographic research firm. Indicators will include general population growth in relationship to populations vulnerable to

housing problems (i.e. low and moderate income, elderly, minority, single family head of household).

The primary sources of data for housing indicators will be the United States Census of Housing 1970 and 1980, The Housing Data Base prepared by the Rhode Island Division of Statewide Planning and Community profiles compiled by Rhode Island Housing Mortgage & Finance Corporation. Indicators will include total housing units (by type), rental subsidy participation rates, Rhode Island Housing and Mortgage Corporation program participation rates.

The primary source of data for the economic indicators will be the Rhode Island Department of Economic Development. Indicators will include growth in the number of firms, employment by Standard Industrial Code and total wages.

#### **GEOGRAPHIC AREA OF STUDY**

Although the focal area of this study is the cities and towns of Kent County, the housing needs and opportunities of the County are viewed within the regional context of the entire State of Rhode Island. The Kent County region consists of five distinct municipalities; Coventry, East Greenwich, Warwick, West Greenwich and West Warwick. The region is located in the East to South East portion of the state and occupies 110266 acres of land and inland water. This total represents approximately 16% of the land and inland water area of Rhode Island. Kent County is bounded to the north by Providence County, to the South by Washington County, to the



East by Narraganset Bay and to the West by the State of Connecticut. The study area is depicted in Map one.

#### **SUMMARY**

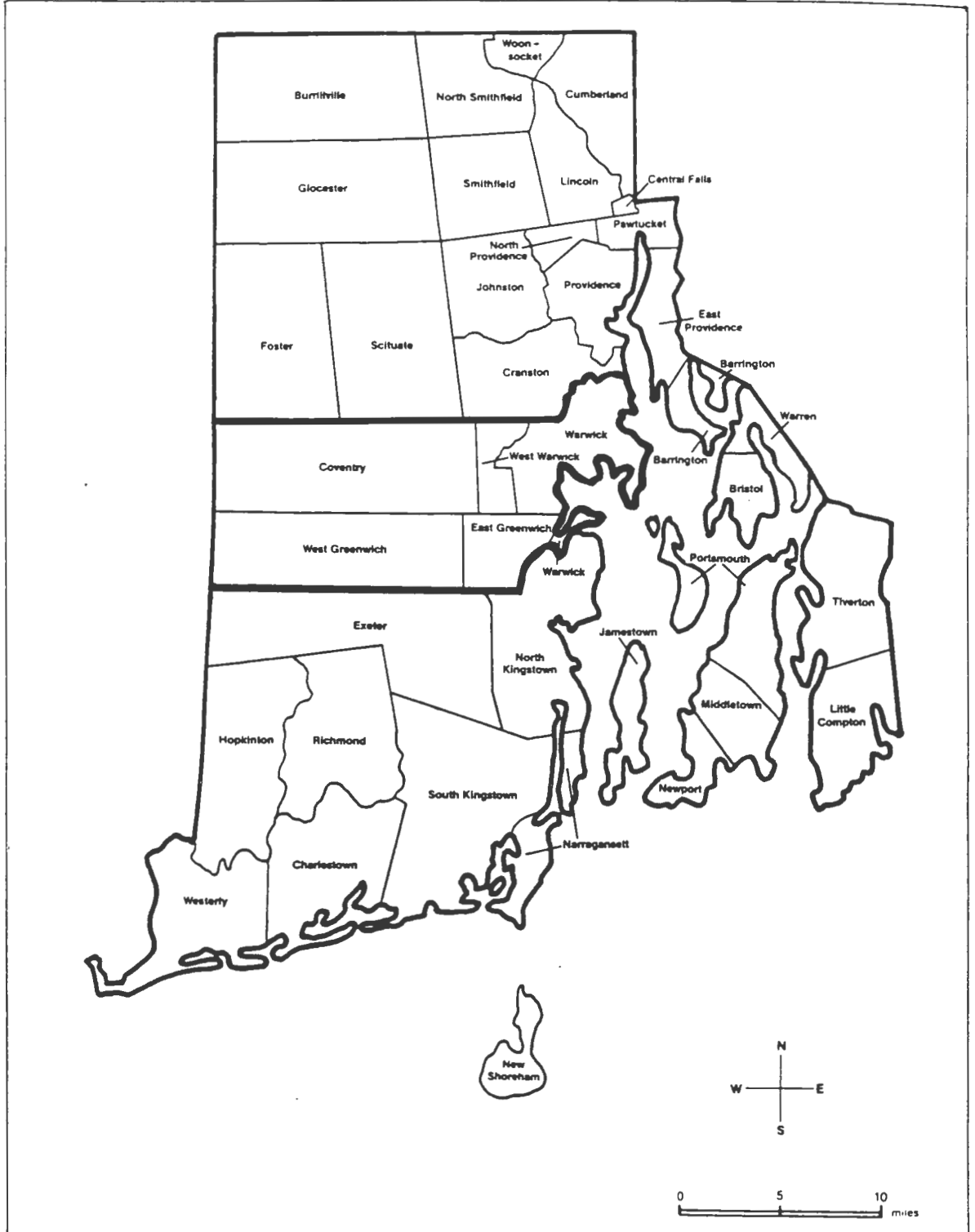
The Rhode Island Comprehensive Planning and Land Use Regulation Act identifies the problem of affordable housing and the exclusion of low and moderate income households and requires that these related problems be addressed through the comprehensive planning process. The goal of increasing the opportunity for housing choices for low and moderate income households by bringing about a more equitable dispersion of low income housing throughout the entire metropolitan region, has been articulated in the Rhode Island law. Municipal attempts to address this goal will extend comprehensive planning beyond the confines and needs of specific municipalities to encompass statewide needs and planning on a regional scale.

Fair Share planning techniques and strategies have the potential to serve as useful tools to address the housing needs of low income households on a more regional basis. This study examines how the Fair Share methodology might be employed by the municipalities of Kent County, Rhode Island as they consider the regional need for low and moderate income housing as a component of the comprehensive planning process.

This study undertakes a social indicators analysis of housing accessibility in Kent County, Rhode Island. This analysis is intended to 1) estimate the statewide demand for

low income housing, 2) describe the current distribution of low income housing in Kent County, 3) present several Fair Share scenarios for the distribution of future low income housing in Kent County, and 4) provide a framework for measuring change in the future distribution of low income housing in Rhode Island.

# Municipalities



## **CHAPTER 2**

### **Exclusionary Zoning and The Fair Share Response**

## **EXCLUSIONARY ZONING**

The two principal means of municipal control of land use, employed since the 1920's, have been zoning and subdivision regulations (Nenno and Brophy 1982:6). Exclusionary zoning and subdivision regulations in the suburbs, as a means of maintaining the status quo and of limiting certain types of residential land uses, has been a concern for many years (Sagalyn and Sternlieb 1973).

Anderson (1986:24) defines exclusionary zoning as "land use regulations which tend to exclude persons of low and moderate income from the zoning municipality. "He indicates that members of racial minorities or other suspect classes are indirectly excluded from communities by land use ordinances that restrict access to low income households. Anderson provides a litany of land use regulations that have served to drive up the cost and availability of housing in local communities. This list includes such devices of the police power as large lot zoning, minimum floor area, extraordinary setback requirements, minimum frontage requirements and limitations on the number of allowable bedrooms per unit.

Wright and Gitelman (1982:820) discuss the cumulative impact of zoning and land use regulations on the accessibility of housing. Although they suggest that "the institution of zoning is inherently discriminatory because it is exclusionary by nature", they question the constitutionality of land use regulations that "so promote segregated housing patterns as to

amount to a misuse of police power."

There have been a number of court challenges to exclusionary zoning practices. *Lionshead Lake, Inc. v Wayne Tp.* upheld a minimum floor space requirement on the grounds that it was a reasonable use of the police powers. However, the dissent, by Justice Olphant, was an early articulation of the court's objection to the use of zoning as an exclusionary tool. Justice Olphant, in his dissent to the majority decision, acknowledged that while zoning had its purposes, "the effect of the majority decision is to preclude individuals in those income brackets who could not pay between \$8,500 and \$12,000 for the erection of a house on a lot from ever establishing a residence in this community" (Anderson 1986:31). Such a zoning restriction did not seem to Justice Olphant "to meet any threat to the general health and welfare of the community" (Anderson 1986:31).

Justice Hall, writing the dissenting opinion in *Vickers v Township committee of Glouster Township* continued in the vein of Justice Olphant. Hall rejected the notion that presumptive validity relieved a court of the obligation to examine a zoning restriction to determine whether it was constitutional" (Anderson 1986:33). In his dissent Justice Hall said

"In my opinion legitimate use of the zoning power by such municipalities does not encompass the right to erect barricades on their boundaries through exclusion or too tight restriction of uses where the real purpose is to prevent disruption with a so-called chosen way of life. Nor does it encompass provisions designed to let in as new

residents only certain kinds of people or those who can afford to live in favored kinds of housing, or to keep down tax bills of present property owners" (Anderson 1986:33).

In 1959, the philosophy of Olphant and Hall found expression in the majority opinion of the Virginia Supreme Court of Appeals. In *Board of County Supervisors v Carper*, the court invalidated a zoning ordinance in Fairfax County that imposed a two acre minimum lot requirement. According to Anderson (1986:35), the court "broke new ground in concluding that a zoning regulation does not serve a legitimate end of the police power if it's purpose is to exclude persons of modest income from a portion of the zoning municipality."

A number of other court decisions, including *National Land & Investment Co. v Kohn*, *Appeal of Kit-Mar Builders*, and *Appeal of Girsh*, continued the attack on exclusive zoning practices on the grounds that they were unconstitutional uses of the police power. These judicial decisions rejected a number of municipal arguments for the justification of a variety of exclusionary land use practices. In these decisions the court rejected municipal claims that land use restrictions were necessary for the adequate provision of services and infrastructure as well as the preservation of open space, historic sites and community character. The courts response was that " A zoning ordinance whose primary purpose is to prevent the entrance of newcomers in order to avoid future burdens, economic or otherwise, upon the administration of public services and facilities can not be held valid."

(Anderson 1986:36)

Despite the success of these cases and other similar common law cases in framing the discussion of exclusionary zoning practices as abuses of the police power that were not in the general health, welfare and safety of the community, exclusionary land use practices have been far from eliminated. Anderson (1986:50) indicates that "this case by case assault on exclusionary zoning had made only modest progress." He cites a number of barriers to the overcoming of exclusionary zoning practices through the judicial process. These barriers include 1) the historical acceptance by the court that zoning is a local matter, 2) the slow process of litigation which does not necessarily produce municipal results, and 3) precedents of acceptance by courts of many restrictive land use practices as within reasonable limits of the police power.

The Rhode Island comprehensive Planning and Land Use Act is an attempt by state government to institutionalize the common law legal precedents that have addressed the problem of exclusionary land use controls. The language of the Rhode Island Comprehensive Planning and Land Use legislation is reminiscent of New Jersey Common Law as developed in *South Burlington County NAACP v Mt. Laurel* (Mt Laurel 1) and *Southern Burlington County NAACP v Township of Mount Laurel* (Mt. Laurel 2).

In what is considered the classic case on inclusionary zoning, Justice Hall, writing for the majority of the Supreme



Court of New Jersey, established "the doctrine that municipalities' land use regulations provide a realistic opportunity for low and moderate income housing" (Wright and Gitelman 1987:133). Grounding his decision in health, safety and welfare of the police powers, Justice Hall stated that "It is plain beyond dispute that proper provisions for adequate housing of all categories of people is certainly an absolute essential in promotion of the general welfare required in all local land use regulations (Wright and Gitelman 1982:964). As such, Justice Hall contends that it is the "presumptive obligation" for municipalities to affirmatively plan and provide, through the exercise of its police powers, the opportunity for housing for all categories of people who desire to live within the confines of the zoning municipality (Wright and Gitelman 1982:964).

This municipal obligation to provide an opportunity for housing extends beyond the confines and needs of the municipality to encompass regional needs. While Justice Hall explicitly declared that municipal ordinances that exclude low and moderate cost housing are invalid, he indicated that the provision of adequate housing opportunity to meet the fair share of low cost regional housing needs would require more than the removal of land use barriers. Additionally, affirmative government devices including density bonuses and mandatory set asides would be required to insure that communities provide realistic opportunities for the building

of affordable housing (Anderson 1986:56).

#### **THE FAIR SHARE RESPONSE**

There have been a number of Fair Share housing strategies that have been developed to combat exclusionary zoning by providing for a more equitable distribution of low and moderate income housing. Fair Share can be viewed as strategic attempt to manage population and housing growth equitably and rationally by outlining dispersal policies for the development and location of low and moderate income housing (Brooks 1972:11). Rubinowitz (1974:66) defines Fair Share as a strategy

"to provide for distribution of lower income housing within an entire metropolitan region in a way that is equitable to the recipient communities while providing potential occupants with wide geographical choice as well as access to the full range of community services and facilities."

Fair Share strategies have been concerned with placing housing where it will expand housing opportunity, where it is most needed, and where it is the most suitable (Listokin 1972:1).

"Implicit in Fair Share allocations is the dissatisfaction with prevailing housing placement, namely the concentration of lower cost units in the urban and older suburban core as opposed to being dispersed throughout the metropolitan area. Fair Share attempts to enhance housing opportunity by formulating a plan or policy for distributing housing, typically the lower cost or subsidized sector, throughout the region according to defined allocation factors" (Burchell 1983:400).

The first Fair Share plan, commonly called the Dayton Plan, was developed in Ohio by the Miami Regional Planning Commission in 1970. This plan addressed housing need in and around Dayton, Ohio and developed guidelines to meet this

regional housing need in such a way that all municipalities in the Miami Valley Region, not only the central City of Dayton, would bear some responsibility for meeting the housing needs of low and moderate income households (Burchell 1983:400).

There have been many Fair Share strategies that have been developed since the inception of the Dayton Plan. Many of these strategies have been in response to past exclusionary land use practices and to the growing movement to open up the suburbs to low and moderate income households. The Denver Regional Council of Governments in describing their Fair Share housing allocation model indicated that the objective of the plan "is to provide maximum opportunities for each resident in the region, particularly those of low and moderate income in obtaining adequate and appropriate housing in a location of their choice" (Listokin 1972:11).

Fair Share plans generally involve three elements. The first is the definition of the housing region. The second is the determination of regional housing need and the third is the allocation of regional housing need to specific communities within the housing region (Listokin 1972:27). This section of the study examines the criteria and indicators used in these elements by a number of Fair Share Plans.

### **Defining the Housing Region**

There have been a number of methods used to determine the housing region for Fair Share plans. In many parts of the country, county or multi-county borders have been used to

delineate the housing region (Miami Valley Regional Planning Commission). Standard Metropolitan Statistical Areas have also been employed by a number of plans including the Denver Regional Council of Governments. New Jersey has employed the entire State as the regional unit of measure (Listokin 1972:31).

Other plans have used the concept of a housing market to define the regional unit. This approach focuses on placing housing where the jobs are and relies heavily on journey to work indicators. The housing market model requires that geographic area be linked by chain of substitutions i.e. that housing units in the region are in competition with each other as alternatives for a variety of housing users. Housing regions are preferred to be geographically cohesive and contiguous and are comparable on indicators of type, quality, environment, taxes, school systems and location to employment and amenities (Listokin 1972:39).

Although journey to work indicators are a primary consideration for defining housing regions, the shift in job centers from the centralized downtown business district to multi-decentralized suburban employment centers complicates the delineation. Many plans have opted for regions that include contiguous regional or municipal governing bodies as a practical matter. The pragmatic benefits of such a selection include 1) coordination and availability of statistical data, 2) understandability of the region to public officials, and 3)

administrative and political decision making power of local, regional and state governing bodies.

It is of primary importance that the housing region contain both sending zones as well as receiving zones i.e. areas with high concentrations of low and moderate income families and areas with low numbers of low and moderate income households that can serve as a receptacle for low and moderate income housing. Brooks (1972:18) offers several criteria that should be considered in establishing allocative (receiving) sub areas. These criteria include 1) a clear delineation of responsibility for the sub area, 2) ease of obtaining a sound data base for the sub area, and 3) availability of land for the development of affordable housing units.

#### **Criteria and Indicators of Regional Housing Need**

Fair Share plans have interpreted housing need in a variety of ways. However a common characteristic shared by many Fair Share plans is the view of local housing need, not in isolation, but in the context of the larger housing area. An initial step in the process of defining housing need has been the decision on what type of housing need to consider. Should the needs assessment include the need for all ranges of housing types and costs or be limited to specific categories i.e. low and moderate income housing, subsidized housing units, public housing units. Many but not all Fair Share plans have focused on low and moderate income households.

In defining low and moderate income populations several

plans have simply operationalized low and moderate income households, by defining them within some parameter of the median income. The discrepancy between the number of low and moderate income households and the number of available housing units within a specified price range has then been used as an indicator of housing need.

A number of other plans have used the number or percentage of overcrowded or substandard housing units as an indicator of housing need. Additionally, the number of minority households or households paying more than 25% or 30% of income for shelter have served as indicators of housing needs. Still other Plans have used at risk populations such as the elderly, disabled, single parent head of households or households receiving some form of public assistance as indicators of housing need. Again, the discrepancy between at risk populations and the availability of housing units within defined cost parameters, including subsidized housing units, public housing units and multi-family units have been used to compute housing need.

#### **Housing Allocation Criteria and Indicators**

Allocation criteria are essentially standards or principles by which certain types of housing are to be dispersed. These criteria provide the underlying guidelines to calculate a receiving sub areas Fair Share distribution of housing. Fair Share plans have developed a number of different criteria that result in extremely different dispersal

patterns.

Perhaps the simplest criteria and the one most frequently used is the equal share criteria which disperses a proportionally equal share of all low and moderate income housing units to all communities within the region. The rationale for this approach is that all communities within the region have an equal responsibility for the provision of low cost housing (Listokin 1976:53).

A major advantage of the equal share criteria is that it requires simple calculations to determine allocation procedures. Based on simple proportional shares of the subareas to the region, Fair Share plans employing the equal share criteria have generated strict numerical totals of required housing, established priority areas for the location of such housing or developed minimum levels of production or renovation of low cost housing units (Burchell 1983:393). Indicators used in the equal share criteria often include the proportional share of total population, population change, the proportional share of low and moderate income households, the proportional share of minority households, and the proportional share of overcrowded or deficient housing units (Burchell 1983:397).

However as communities differ in many ways (land area, population, wealth) that effect their ability to absorb additional housing units, other allocative criteria have generally been used in association with the equal share

criteria.

The local advantage/need criteria has been used extensively to blend housing need with a community's ability to absorb additional housing units. The Metropolitan Washington Council of Governments, Twin Cities and the Denver Plan have used this criteria which frequently links dispersal of housing to communities that have experienced rapid economic growth. This approach often factors job related considerations into allocation policies and uses municipal share of total employment or the municipal share of regional job growth as indicators of economic advantage (Burchell 1983:398).

#### **Suitability Indicators**

Other plans, including the Dayton Plan and the Metropolitan Washington Plan, have incorporated suitability criteria into their allocation policies. Suitability criteria include both economic and physical considerations. Suitability indicators measure the fiscal, financial and land resources that a community has at its disposal to accommodate growth (Burchell 1983:398).

Indicators used to operationalize the fiscal capacity are intended to measure the municipal capacity to support growth. These indicators include per capita valuation and per student school expenditures. Financial indicators which measure the capacity of community residents to absorb the potential cost of new development and ancillary services include median income, per capita income, and percentages of



households within certain income ranges. Land use indicators have generally measured the development potential of regional communities. Specific indicators employed include acres or percent of land that are available for new construction (Burchell 1983:398).

An additional criteria that is a component of many fair share plans is dispersal. Dispersal criteria serve to allocate lower cost housing away from municipalities or areas that have high concentration of affordable housing units. Indicators used to measure dispersal include inverse proportions of currently existing low cost housing, subsidized housing and public housing. Based on the concept that communities with high concentrations of low and moderate income housing are already achieving at least a portion of their fair share, this criteria and related indicators have been used by the Twin Cities Metropolitan Council, San Bernardino County Planning and the Metropolitan Washington council of governments (Burchell 1983:397).

The criteria selected to guide policy can have a dramatic effect on how housing is allocated throughout the area. Fair Share plans that employ the advantage/need criteria and operationalize need by measuring indicators of existing local share of low and moderate income households may bias the distribution of low cost housing to areas that already have high concentrations of low income housing. Conversely advantage/need criteria that stress the need for dispersal

through the use of inverse proportions of existing low income households tend to allocate the development of low income housing to communities that have under represented shares of low income housing.

Fair Share plans that focus on the advantage aspect of the advantage/need criteria may allocate lower income development to older central cities if share of existing jobs are used as indicators of advantage. However dispersal policies are biased to more outlying regions if employment growth serves as the measurable indicator of the allocation criteria.

Plans that are biased toward suitability criteria that employ indicators of sufficient community wealth and land resources to accommodate growth might tend to locate housing in more outlying suburban areas. However plans that stress measures of infrastructure and service delivery systems as indicators of suitability serve to continue the development of low cost housing in central city areas or close-in suburbs that have infrastructure capacity and existing service delivery capabilities.

#### **Allocation Formulas**

Allocation formulas provide the basis for merging, synthesizing and manipulating the criteria and indicators to develop actual numerical, ratio or priority dispersal targets for the location of housing. According to Burchell (1983:399) one commonly employed formula is the simple averaging formula.

This formulas is derived by calculating individual indicators of selected criteria on the basis of proportional share and averaging the indicators to create a multiplier for each community. This multiplier is then used to derive the Fair Share of housing to be allocated to the target area or sub area. For example the City of Warwick has 55 percent of the regions housing units, 54 percent of the regions low income households, 55 percent of the regions subsidized housing units, and 54 percent of the regions minority population. The simple averaging formula adds the proportional share of each indicator and divides by the number of indicators to arrive at an average. This average is then used as the multiplier to determine the number of regional low income housing units to be allocated to Warwick.

Not all Fair Share formula consider all indicators equally. Many assign different weights to certain indicators that are perceived to be of the most importance or that are most in line with the goals of the Fair Share plan. The Southeast Wisconsin Regional Plan assigned a weight of 43% to an indicator of housing need measuring the areas eligibility for subsidized housing but assigned weights of only 7.5% to indicators of suitability such as equalized property tax. The Jacksonville Department of Housing and Urban Development assigned equal weights to four of the five allocation indicators employed but assigned a weight equal to all four for the fifth indicator designed to measure the avoidance of

lower income households. The Monroe County Plan gave additional weight to employment indicators as the goal of the plan was to allocate housing in proximity to employment opportunity (Listokin 1976:66).

Although many plans have overcome the mixing problem of how to aggregate diverse indicators of need, suitability and dispersal by using percent of community or percent of the region conversions, several Fair Share plans have employed more sophisticated statistical techniques (Burchell 1983:400). The Dayton Plan used Z-scores to show the magnitude of dispersal between local and regional trends. A Z-score, which measures deviation from the mean, can be a useful technique in determining the degree that municipalities provide housing for low income households in relation to the larger region.

#### **SUMMARY**

This chapter defines exclusionary zoning and describes a number of exclusionary land use practices that have been used to restrict access to suburban communities. Additionally, this chapter briefly traces some of the key legal cases that have addressed the problem of exclusionary land use practices.

Chapter 2 also examines the Fair Share methodology as a response to exclusionary zoning. The concept of Fair Share is defined and the criteria used to determine and measure housing need and dispersal allocations are examined. Additionally, the indicators employed by numerous Fair share plans to operationalize the criteria and link policy guidelines to

concrete allocation strategies are identified. Finally, the allocation formulas used by a variety of plans to weight and manipulate the variables to produce actual dispersal locations and targets are examined.

## **CHAPTER 3**

### **Fair Share Indicators**

## INTRODUCTION

There has been a growing awareness in planning literature regarding the need to relate planning and policy consideration to sets of societal objectives that move beyond the traditional physical and economic aspects of planning. As the interests of Government and concerned citizens groups in the social aspects of the human environment increases, it becomes more desirable to provide estimates of the degree of social well being that is provided through the institution of housing (United Nations 1973:1).

Social indicators, are statistics which measure social conditions over time for various segments of the community. They have served as a vehicle for estimating the degree of social well being (Mcrae 1985: Chapter 1). The focus of social indicators on quantitative data can provide a useful yardstick for measuring social change over time.

The concept of using social indicators to measure social conditions over time is not a new idea. As early as the 1920's, the idea that a society should take a quantitative picture of itself and its changes began to take shape (deNeufville 1975: Chapter 1). Social indicator use became more widespread in the 1960's as social indicators, modeled after economic indicators, were employed in an attempt to move the public policy debate beyond the economic concerns of the market place to a more humanistic focus on the overall quality of life.

Since the 1960's, social indicators have provided a growing area of policy related research that has endeavored to accurately measure the well being of society and it's citizens (Schneider 1976: 297). The current use of social indicators to measure objective conditions (socio-economic, education, housing) for societal groups make them an attractive method of analysis for this study.

In the area of housing, social indicators have the potential to serve several purposes. Indicators could serve as warning signals of dangerous and undesirable trends in the housing environment signaling the need for remedial action. Additionally "they could help to assess performance in the housing sector and in special programs or policies established to alleviate social ills and to lead towards an environment responding more adequately to human needs" (United Nations 1973:1).

In this study, the use of a social indicator analysis to examine the accessibility of housing opportunities for low income households in Kent County represents an attempt to relate planning to the societal objective of equality of opportunity in housing for all citizens. Additionally, the indicators used to access the current extent of the housing accessibility problem for low income and minority households in Kent County can be used to measure the change in the extent of the problem over time.

This chapter uses the criteria and indicators suggested



by a variety of Fair Share plans to generate social indicators that measure the demand and supply of low income housing in Kent County and the State of Rhode Island. Additionally, social indicators are used to document the growing urban-suburban bifurcation in low income households and minority group members in the central city of Providence and the suburban communities of Kent County. By examining a number of demographic, housing and economic indicators, between 1970 and 1990, the study measures the extent that Kent County municipalities have provided a Fair Share of Rhode Island's low income housing.

There have been a number of Fair Share Housing plans, developed in response to inclusionary zoning efforts. These Fair Share plans have employed a variety of allocation criteria operationalized by social indicators to measure housing need and community potential to meet this need. This chapter uses secondary data from a variety of sources to generate social indicators that could be used to develop housing plans that are directed toward achieving a more equitable distribution of low income housing in Kent County and the State of Rhode Island.

#### **METHODOLOGY**

This study employs a social indicator analysis to examine the accessibility of housing opportunities for low income households in Kent County. The Fair Share methodology provides the theoretical background for the selection of indicators.

The use of policy relevant criteria and indicators suggested by the Fair Share methodology is intended to inform and perhaps guide housing and land use policies that are developed as a result of the comprehensive planning efforts mandated by the Rhode Island Comprehensive Planning and Land Use Act.

The study employs a cross sectional analysis to measure the existing status of accessible housing in Kent County. Additionally a shift share model is used to examine the changing demand and supply of low income housing in Kent County. The use of a number of demographic, housing and economic indicators is intended to measure the local supply and demand for housing in relation to the larger regional housing market. This study compares 1) the municipalities in Kent County to each other and to the entire county, and 2) Kent County to the State of Rhode Island. An additional aspect of this study will be a comparison of the suburban region of Kent County to the urban core of Rhode Island's central city, Providence, which has one of the highest concentrations of low income and minority households of any Rhode Island community.

#### **THE DATA**

Data on indicators of community and regional housing needs and the existing community housing inventory will be gathered from a variety of sources. The primary source of data for the demographic indicators will be the United States Census of population for 1970 and 1980. Preliminary data from the 1990 census will also be employed. Additional sources of

information for demographic indicators include municipal monographs prepared by the Rhode Island Department of Economic Development, and population projections prepared by the Rhode Island Division of Statewide Planning and CACI, a national demographic research firm. Indicators will include general population growth in relationship to populations vulnerable to housing problems (i.e. low and moderate income, elderly, minority, single family head of household).

The primary sources of data for housing indicators will be the United States Census of Housing 1970 and 1980, The Housing Data Base prepared by the Rhode Island Division of Statewide Planning and Community profiles compiled by Rhode Island Housing Mortgage & Finance Corporation. Indicators will include total housing units (by type), rental subsidy participation rates, Rhode Island Housing and Mortgage Corporation program participation rates.

The primary source of data for the economic indicators will be the Rhode Island Department of Economic Development. Indicators will include growth in the number of firms, employment by Standard Industrial Code and total wages.

## FAIR SHARE INDICATORS

### DEMOGRAPHIC INDICATORS

#### Total Population

According to preliminary estimates from the 1990 United States Census, the population of Kent County increased to 161,136 in 1990. This represents an increase of 4.52% since 1980 and 13.17% since 1970. As indicated in Table 1, Kent County has been the second fastest growing county in Rhode Island since 1970. Additionally, the proportional increase in Kent County population growth has greatly outpaced that of the State population as a whole. The City of Providence, which has a comparable population in terms of size to Kent County, experienced a loss of 12.46% during this two decade period. Clearly Kent County has represented a growth area during the last twenty years.

Table 2 displays the total populations of the individual municipalities in Kent County as well as the change in population between 1970 and 1990. Census data, for this period, indicates that the most rapid growth has occurred in communities that are the furthest in distance from Rhode Island's central city (Providence). The growth rate of all Kent County communities, with the exception of Warwick, have far outpaced both that of the State as a whole and the City of Providence.

Table 3 provides a comparison of the population bases of individual Kent County municipalities to the regional

TABLE 1  
COUNTY AND STATE POPULATION: 1970-1990  
CITY OF PROVIDENCE POPULATION: 1970-1990

	1970	1980	% CHANG 1970-1980	1990	% CHANG 1980-1990	% CHANGE 1970-1990
BRISTOL	45937	46942	2.19%	48859	4.08%	6.36%
KENT	142382	154163	8.27%	161136	4.52%	13.17%
NEWPORT	94228	81387	-13.63%	87194	7.14%	-7.46%
PROVIDENCE	581470	571349	-1.74%	596270	4.36%	2.55%
WASHINGTON	85706	93317	8.88%	110006	17.88%	28.35%
RHODE ISLAND	949723	947158	-0.27%	1003465	5.94%	5.66%
CITY OF PROVIDENCE	179116	160728	-10.27%	156804	-2.44%	-12.46%

SOURCE: UNITED STATES CENSUS OF POPULATION, 1970, 1980  
1990 CENSUS DATA: PROVIDENCE JOURNAL 2-18-91

TABLE 2  
KENT COUNTY MUNICIPAL POPULATION: 1970-1990

MUNICIPALITY	1970	1980	% CHANG 1970-1980	1990	% CHANG 1980-1990	% CHANGE 1970-1990
COVENTRY	22947	27065	17.95%	31083	14.85%	35.46%
E. GREENWICH	9577	10211	6.62%	11865	16.20%	23.89%
WARWICK	83694	87123	4.10%	85427	-1.95%	2.07%
W. GREENWICH	1841	2738	48.72%	3492	27.54%	89.68%
WEST WARWICK	24323	27026	11.11%	29268	8.30%	20.33%
COUNTY TOTAL	142382	154163	8.27%	161136	4.52%	13.17%

SOURCE: UNITED STATES CENSUS OF POPULATION, 1970, 1980  
1990 CENSUS DATA: PROVIDENCE JOURNAL 2-18-91

TABLE 3  
MUNICIPAL POPULATION AS PERCENT OF COUNTY

MUNICIPALITY	1970	%	1980	%	1990	%
COVENTRY	22947	16.12%	27065	17.56%	31083	19.29%
E. GREENWICH	9577	6.73%	10211	6.62%	11865	7.36%
WARWICK	83694	58.78%	87123	56.51%	85427	53.02%
W. GREENWICH	1841	1.29%	2738	1.78%	3492	2.17%
WEST WARWICK	24323	17.08%	27026	17.53%	29268	18.16%

SOURCE: UNITED STATES CENSUS OF POPULATION, 1970, 1980  
1990 CENSUS DATA: PROVIDENCE JOURNAL 2-18-91

TABLE 4  
TOTAL POPULATION  
KENT COUNTY AND PROVIDENCE AS PERCENT OF RHODE ISLAND

	1970	%	1980	%	1990	%
KENT COUNTY	142382	14.99%	154163	16.28%	161136	16.06%
PROVIDENCE*	179116	18.86%	160728	16.97%	156804	15.63%
RHODE ISLAND	949723		947158		1003465	

\* CITY

SOURCE: UNITED STATES CENSUS OF POPULATION, 1970, 1980  
1990 CENSUS DATA: PROVIDENCE JOURNAL 2-18-91

population of Kent County. While the city of Warwick has not kept pace with the growth rate of other county municipalities, Warwick, in 1990, houses 53.02% of the County population. Despite the most rapid growth of any Kent County community between 1970 and 1990, West Greenwich in 1990 accounts for only 2.1% of the County population.

Table 4 shows the comparative relationship of Kent County and the City of Providence population bases to the State as a whole. Population growth in Kent County between 1970 and 1990 coupled with declining population in the City of Providence has moved Kent County ahead of Providence as a share of total State population for the first time in 1990.

#### **Minority Population**

The minority population in Rhode island has grown significantly (5.7%) during the 1980's and according to preliminary data from the 1990 Census now represents 13% of the total 1990 Rhode Island population. Kent County is under represented in relation to the minority population as a proportion of total State population. As indicated in Tables 5 and 6, members of minority groups residing in Kent County accounted for only 1.94% of the County population in 1980 and 2.95% of the population in 1990. Although the percent of the minority population in Kent County grew slightly (1%) between 1980 and 1990, the percent of Rhode Island minorities residing in Kent County actually declined from 4.27% in 1980 to 3.6% in 1990.

TABLE 5  
MINORITY POPULATIONS: 1980

	TOTAL POPULATION	TOTAL MINORITY	MINORITY AS % OF MUNICIPALITY	MINORITY AS % OF COUNTY
COVENTRY	27065	379	1.40%	12.65%
E. GREENWICH	10211	174	1.70%	5.81%
WARWICK	87123	1554	1.78%	51.85%
W. GREENWICH	2738	26	0.95%	0.87%
WEST WARWICK	27026	864	3.20%	28.83%
KENT COUNTY	154163	2997	1.94%	100.00%
PROVIDENCE*	156808	38555	24.59%	
RHODE ISLAND	947154	70169	7.41%	
COUNTY AS % OF R.I.	16.28%	4.27%		
PROVIDENCE* AS % OF R.I.	16.56%	54.95%		

TABLE 6  
MINORITY POPULATIONS: 1990

	TOTAL POPULATION	TOTAL MINORITY	MINORITY AS % OF MUNICIPALITY	MINORITY AS % OF COUNTY
COVENTRY	31083	572	1.84%	12.04%
E. GREENWICH	11865	314	2.65%	6.61%
WARWICK	85427	2577	3.02%	54.25%
W. GREENWICH	3492	56	1.60%	1.18%
WEST WARWICK	29268	1231	4.21%	25.92%
KENT COUNTY	161135	4750	2.95%	100.00%
PROVIDENCE*	160728	73301	45.61%	
RHODE ISLAND	1003446	131833	13.14%	
COUNTY AS % OF R.I.	16.06%	3.60%		
PROVIDENCE* AS % OF R.I.	16.02%	55.60%		

\* CITY OF

SOURCE: 1990 PRELIMINARY UNITED STATES CENSUS DATA  
PROVIDENCE JOURNAL 2-18-91



FIGURE I

## MINORITY POPULATION: 1990 AS % OF TOTAL POPULATION

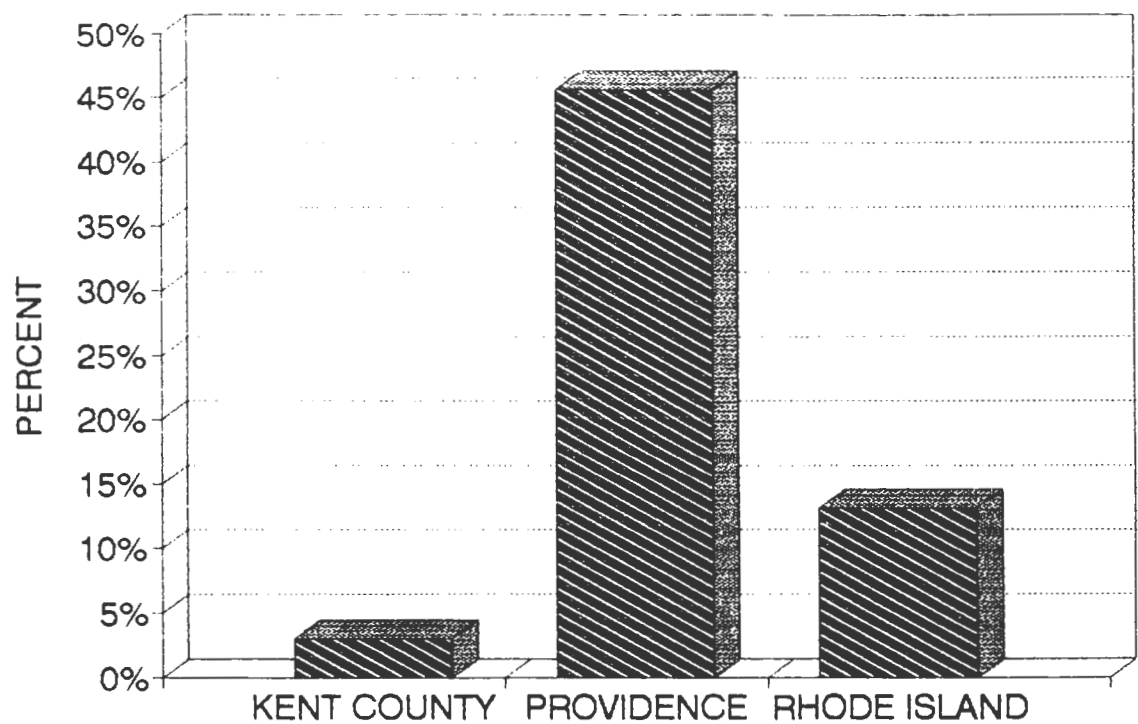
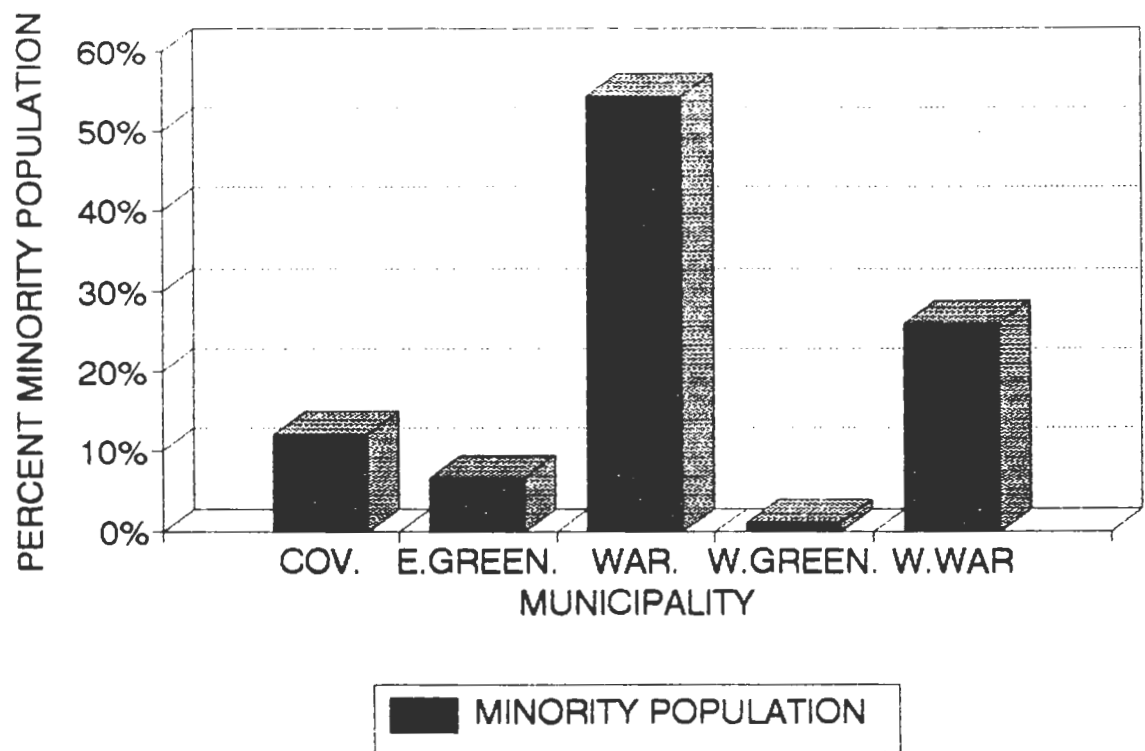


FIGURE II

## MINORITY POPULATIONS:1990 AS PERCENT OF COUNTY



While the minority population in Kent County has not kept pace with the statewide increase in minority population, the city of Providence has witnessed significant growth in its minority population. In 1980 the minority population in Providence accounted for 24.6% of the population. However, by 1990 the minority population had come to represent 45.6% of the City's population. The increase in the minority population as a percent of total is due in part to a significant out-migration of the white population between 1980 and 1990. Figure I displays the proportional share of minority population for Kent County, Rhode Island and the City of Providence.

Figure II displays the proportional share of minority group members residing in individual Kent County municipalities. Although the City of Warwick houses 53% of Kent County's minority population, this figure is representative of Warwick's share of the total Kent County population (53%). West Warwick is the most over represented with 18% of the County population and 26% of the County minority population. Coventry is the most under represented accounting for 19% of total County population but only 12% of the County minority population.

#### **Public Service Cases**

Table 7 enumerates active cases (as of June 1990) in a variety of public service programs in target communities. Participation in these programs is indicative of low income

TABLE 7  
PUBLIC ASSISTANCE CASES

	AFDC CASES	FOOD STAM CASES	GPA CASES	SSI CASES	TOTAL CASES	% OF COUNT
COVENTRY	297	420	84	289	1090	16.23%
E. GREENWICH	123	181	20	128	452	6.73%
WARWICK	749	1332	223	910	3214	47.84%
W. GREENWICH	31	51	11	29	122	1.82%
WEST WARWICK	467	815	125	433	1840	27.39%
KENT COUNTY	1667	2799	463	1789	6718	100.00%
PROVIDENCE*	7569	12575	2121	5772	28037	
RHODE ISLAND	17733	30619	4610	16757	69719	
K.C. AS % OF R.I.	9.40%	9.14%	10.04%	10.68%	9.64%	
PROV.* AS % OF R.I.	42.68%	41.07%	46.01%	34.45%	40.21%	

TABLE 8  
PUBLIC ASSISTANCE CASES PER 1000 POPULATION

	AFDC CASES	FOOD STAM CASES	GPA CASES	SSI CASES	TOTAL CASES
COVENTRY	9.5	13.5	2.7	9.3	35.05
E. GREENWICH	10.3	15.2	1.7	10.8	37.98
WARWICK	8.8	15.6	2.6	10.7	37.63
W. GREENWICH	8.9	14.6	3.1	8.3	34.86
WEST WARWICK	15.9	27.8	4.3	14.8	62.80
KENT COUNTY	47.1	78.3	13.2	35.9	174.47
PROVIDENCE*	10.3	17.4	2.9	11.1	41.70
RHODE ISLAND	17.7	30.5	4.6	16.7	69.48

\* CITY OF

SOURCE: RHODE ISLAND DEPARTMENT OF ADMINISTRATION: 1990

FIGURE III

## AFDC CASES: JUNE 1990 PER 1000 POPULATION

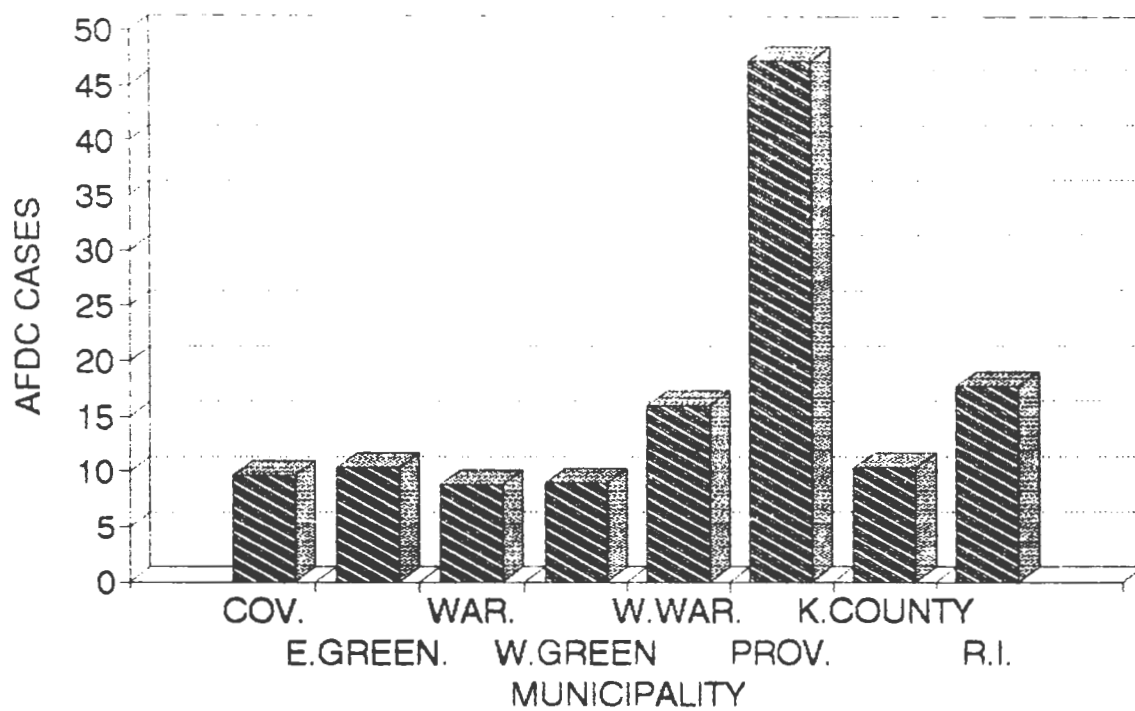
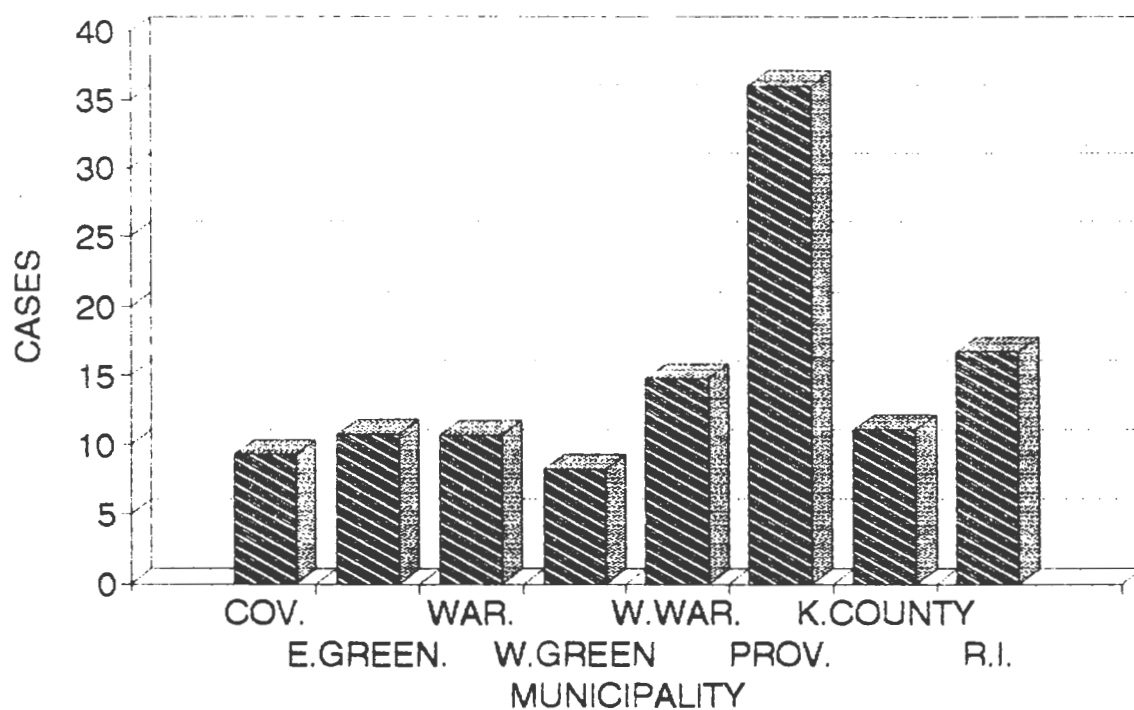


FIGURE IV

## SSI CASES: JUNE 1990 PER 1000 POPULATION



households that are potentially vulnerable to housing problems. The programs include Aid To Families With Dependent Children, Food stamps, General Public Assistance and Supplemental Security Insurance. As a basis for comparison, Table 8 provides the number of active cases per 1000 population for target communities.

West Warwick has the highest participation rate in all four public service programs of any of the Kent County communities. Surprisingly, East Greenwich which has the highest median income of all Kent County communities, also has the second highest participation rate in Aid to Families with Dependent Children and Supplemental Security Insurance. West Greenwich, which is the most rural and least densely populated of Kent County communities has the second highest participation rate for General Public Assistance.

The Kent County participation rate for all programs (41.7) is substantially below that of Rhode Island (69.5). Additionally, Kent County's share (9.6%) of Rhode Island participation in all public assistance programs is under represented as a share of the total Rhode Island population represented by Kent County (16%). The participation rate for the City of Providence greatly outpaces that of Kent County and Rhode Island and is disproportional over represented as a share of the State population represented by Providence.

Figure 3 and Figure 4 display the participation rates for AFDC and SSI cases respectfully. AFDC cases are representative

of the number of single parent households and SSI cases are indicative of lower income elderly and disabled populations.

#### **HOUSING INDICATORS**

##### **Total Housing Units**

In 1989, there were approximately 63,237 housing units in Kent County (RIHMFEC 1990). This total represents a 40% increase in housing units since 1970. As indicated in Table 9, the growth in Kent County housing units has exceeded that of the State of Rhode Island by 11.43% during this period and Kent County has come to represent 15.5% of the State's housing units in 1989.

Although in absolute numbers, the City of Warwick (8705) experienced the largest growth in housing units between 1979 and 1989, growth rates (%) for Kent County communities during this period, indicate that the most rapid growth in housing units occurred in communities furthest from Providence. The Town of West Greenwich had the largest growth rate (73.49%) of all Kent County communities, while the City of Warwick had the smallest growth rate (33.2%).

Despite a slower growth rate than any Kent County community, Warwick has the greatest supply of housing in the region, and in 1989 accounted for 55.23% of the total housing units in the County (RIHMFEC 1990). Table 10 shows the relative housing supply of all Kent Count Communities.



TABLE 9  
TOTAL HOUSING UNITS: 1970-1989

	1970	1980	1989	% CHANGE 1970-1989
COVENTRY	6970	9492	10848	55.64%
E. GREENWICH	3046	3615	4374	43.60%
WARWICK	26219	32450	34924	33.20%
W. GREENWICH	762	1008	1322	73.49%
WEST WARWICK	8119	10448	11769	44.96%
KENT COUNTY	45116	57013	63237	40.17%
RHODE ISLAND	317689	372662	408997	28.74%
KENT COUNTY AS % OF RHODE ISLAND	14.20%	15.30%	15.46%	

SOURCE 1970 AND 1980 DATA: R.I. DIVISION OF PLANNING. 1990: 4.4.  
SOURCE 1989 DATA: RIHMFC. 1990.

TABLE 10  
HOUSING UNITS AS % OF COUNTY: 1989

	TOTAL UNITS	AS % OF KENT COUNTY
COVENTRY	10848	17.15%
E. GREENWICH	4374	6.92%
WARWICK	34924	55.23%
W. GREENWICH	1322	2.09%
WEST WARWICK	11769	18.61%
KENT COUNTY	63237	100.00%

SOURCE: RIHMFC. 1990.

### Owner Occupied Units

High concentrations of owner occupied housing units are not generally indicative of lower income households. Due to the high cost of home ownership, low income households are generally dependent on the rental market for housing. The current percentage and growth rate of owner occupied units can be indicative of the community capacity to provide housing opportunity for low income households.

Between 1970 and 1989, there has been substantial growth in the number of owner occupied housing units in Kent County. Table 11 displays the relative growth rates of owner occupied housing units for Kent County communities. Despite rapid growth in all Kent County communities, the County rate of growth for owner occupied units fell below that of Rhode Island for the period. This under performance of the County in relation to the State is a result of slower growth rate in Warwick relative to the rest of the region. Kent County represented 18.55% of the owner occupied units in Rhode Island in 1989. This is a decrease of 1.24% since 1980.

Despite the slower growth rate, in owner occupied units, Kent County continues to have a significantly higher percentage of owner occupied dwellings than the State as a whole. According to 1989 data from RIHMFC, 73.8% of the total units in Kent County were owner occupied, while only 60% of Rhode Island units were owner occupied.

TABLE 11  
OWNER OCCUPIED HOUSING UNITS: 1970-1989

	1970	1980	1989	% CHANGE
COVENTRY	5118	7127	9091	77.63%
E. GREENWICH	1984	2619	3542	78.53%
WARWICK	20433	23233	26691	30.63%
W. GREENWICH	408	736	1073	162.99%
WEST WARWICK	4254	5386	9171	115.59%
KENT COUNTY	32197	39101	49568	53.95%
RHODE ISLAND	168921	198007	267764	58.51%
KENT COUNTY AS % OF RHODE ISLAND	19.06%	19.75%	18.51%	

SOURCE 1970 AND 1980 DATA: R.I. DIVISION OF PLANNING. 1990: 4.4.  
SOURCE 1989 DATA: RIHMFC. 1990.

TABLE 12  
OWNER OCCUPIED UNITS AS % OF COUNTY: 1989

	OWNER OCCUPIED UNITS	AS % OF COUNTY
COVENTRY	9091	18.34%
E. GREENWICH	3542	7.15%
WARWICK	26691	53.85%
W. GREENWICH	1073	2.16%
WEST WARWICK	9171	18.50%
KENT COUNTY	49568	

SOURCE: RIHMFC. 1990.

### Multi-Family Units

Although not all multi-family units are available to participate in the rental market, multi-family units serve as the primary supply of the rental market. As such, the availability of multi-family units and the growth rate for these units is a reflection of the community capacity to house low income populations.

Kent County has experienced significant growth in multi-family units between 1980 and 1989. However the County growth rate has lagged far behind the growth rate for Rhode Island (Table 13). Additionally the growth in multi-family housing units in Kent County has been far outpaced by the increase in owner occupied units over the same period.

Multi-family units continue to be substantially under represented as a share of total housing units in comparison with the State. Table 14 displays the share of multi-family units as a percent of all housing units for Kent County municipalities and Rhode Island. Only West Warwick, with multi-family units accounting for 50% of the total housing stock, approaches the Rhode Island rate. All Kent County municipalities, with the exception of West Warwick are under represented in County share of multi-family units as compared to the County share of total housing units.

TABLE 13  
MULTI-FAMILY UNITS: 1970-1989

	1980	1989	% CHANGE
COVENTRY	1959	1959	18.06%
E. GREENWICH	908	916	20.94%
WARWICK	7382	8803	25.21%
WEST GREENWICH	49	49	3.71%
W. WARWICK	5012	5896	50.10%
KENT COUNTY	15310	17623	27.87%
RHODE ISLAND	164684	178435	43.63%
KENT COUNTY AS % OF RHODE ISLAND	9.30%	9.88%	

SOURCE: RIHMFC. 1990.

TABLE 14  
MULTI-FAMILY UNITS AS PERCENT OF TOTAL UNITS  
AND AS % OF COUNTY MULTI-FAMILY UNITS: 1989

	MULTI FAMILY UNITS	AS % OF TOTAL	AS % OF COUNTY
COVENTRY	1959	18.06%	11.12%
E. GREENWICH	916	20.94%	5.20%
WARWICK	8803	25.21%	49.95%
W. GREENWICH	49	3.71%	0.28%
WEST WARWICK	5896	50.10%	33.46%
KENT COUNTY	17623	27.87%	100.00%
RHODE ISLAND	178435	43.63%	

SOURCE: RIHMFC. 1990.

### **Subsidized Rental Units**

Table 15 displays the participation of Kent County communities in Section 8 and Public Housing programs. Kent County has a total of 2769 Section 8 units and 929 Public Housing units. The vast majority of the Section 8 (73.3%) and Public Housing (94.8%) units are reserved for the elderly and disabled with the remaining units available to families. Kent County is only slightly under represented in it's share of Rhode Island Section 8 units in relation to population and total housing unit share. However, the County lags further behind the State in participation in Public Housing programs with an extreme discrepancy in the number of Public Housing units available for families.

Figure 5 displays the percent (%) of subsidized units per municipality in comparison to the municipal share of County housing units. As indicated, the City of West Warwick is over represented in the number of subsidized units for both Section 8 and Public Housing programs and the Town of East Greenwich is over represented in the number of Section 8 subsidies. The Town of Coventry lags far behind its fair share of Section 8 subsidies but only slightly behind in its share of public housing. West Greenwich which has the least number of housing units in the County has very few (4) subsidized units.

TABLE 15  
FEDERAL RENT SUBSIDIES: BY LOCATION AND TYPE

SECTION 8

	ELDERLY/ DISABLED	FAMILY	% FAMILY	TOTALS	% OF COUNTY
COVENTRY	48	80	62.50%	128	4.62%
E. GREENWICH	103	41	11.05%	371	13.40%
WARWICK	1120	383	25.48%	1503	54.28%
W. GREENWICH			0.00%	4	0.14%
WEST WARWICK	469	224	29.36%	763	27.56%
KENT COUNTY	1740	728	26.29%	2769	100.00%
RHODE ISLAND	11399	4755	23.42%	20301	
COUNTY AS % OF STATE	15.26%	15.31%		13.64%	

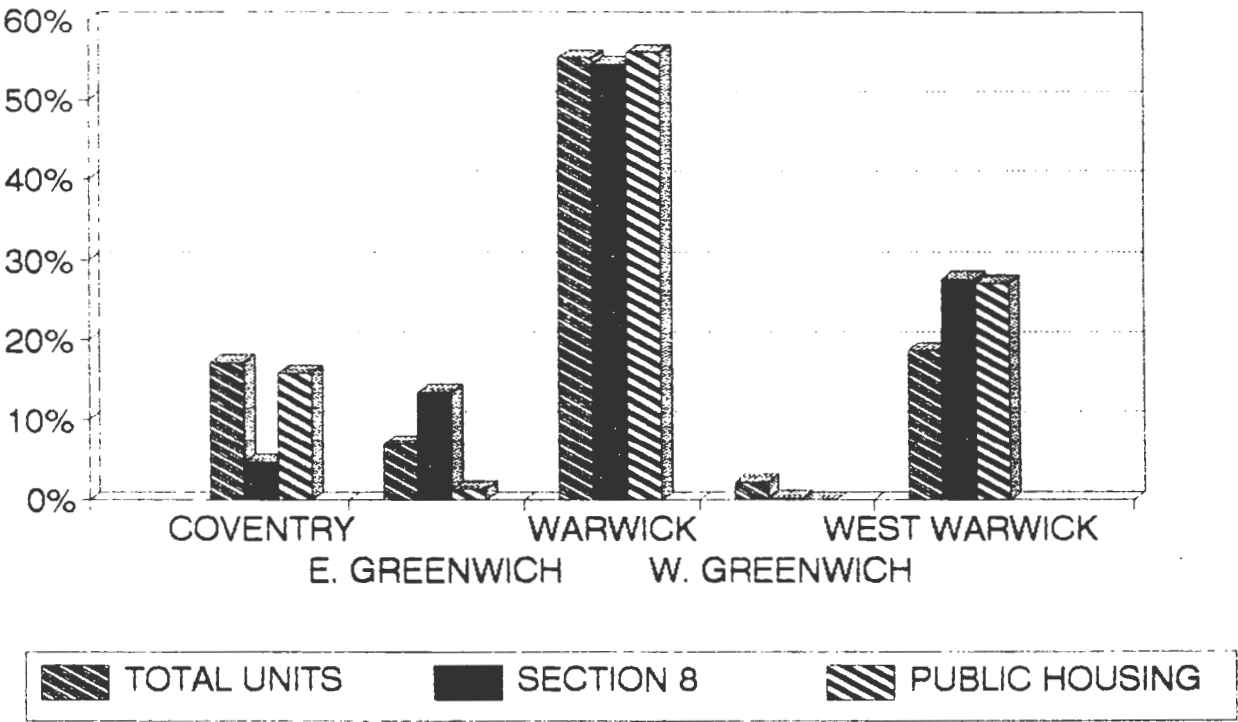
PUBLIC HOUSING

	ELDERLY/ DISABLED	FAMILY	% FAMILY	TOTALS	% OF COUNTY
COVENTRY	147	0	0.00%	147	15.82%
E. GREENWICH	0	12	100.00%	12	1.29%
WARWICK	483	36	6.94%	519	55.87%
W. GREENWICH	0	0	0.00%	0	0.00%
WEST WARWICK	251	0	0.00%	251	27.02%
KENT COUNTY	881	48	5.17%	929	100.00%
RHODE ISLAND	6568	3428	34.29%	9996	
COUNTY AS % OF STATE	13.41%	1.40%		9.29%	

SOURCE: R.I. DIVISION OF PLANNING 1990.

FIGURE V

# SUBSIDIZED RENTAL UNITS AS % OF COUNTY





### RIHMFC Participation Rates

Rhode Island Housing & Mortgage Finance Corporation provides funding for a variety of housing programs that are designed to assist low and moderate income households. Table 16 measures the participation rates of Kent County municipalities in the 1st Time Homebuyers Program as well as the Multifamily Home Program. Additionally Table 16 displays the total dollar investment and number of participating households for all RIHMFC programs. Data for all programs is for the period 1973-1990.

The 1st time home buyers program has provided assistance to 8,558 households, totaling \$1,515,516,974, in Kent County. This represents approximately 25% of statewide participation in the 1st Time Homebuyers program. Warwick and Coventry are slightly over represented in their participation rate in this program based on their share of County housing units. West Warwick is slightly under represented and East and West Greenwich are vastly under represented in relation to their share of County housing units.

Participation rates in the RIHMFC Multi-Family Program are more closely aligned with the County's share of population and housing units. The Kent County participation rate in the Multi-family program is approximately 16% of the State of Rhode Island. Warwick has the highest participation rate (54.39%) of Kent County communities. However West Warwick, with a participation rate of 25%, is the only Kent

TABLE 16  
RHODE ISLAND HOUSING & MORTGAGE FINANCE CORPORATION  
PROGRAM PARTICIPATION RATES: 1973-1990

HOMEBUYER MORTGAGES	TOTAL \$ INVESTMENT	% OF COUNTY	HOUSE- HOLDS	% OF COUNTY
COVENTRY	\$76,201,943	20.17%	1645	19.22%
EAST GREENWICH	\$11,202,916	2.97%	231	2.70%
WARWICK	\$227,935,171	60.34%	5348	62.49%
WEST GREENWICH	\$7,756,729	2.05%	173	2.02%
WEST WARWICK	\$54,630,347	14.46%	1161	13.57%
KENT COUNTY	\$377,727,106	100.00%	8558	100.00%
RHODE ISLAND	\$1,515,516,974		33812	
KENT COUNTY AS OF RHODE ISLAND	24.92%		25.31%	

MULTI FAMILY	TOTAL \$ INVESTMENT	% OF COUNTY	HOUSE- HOLDS	% OF COUNTY
COVENTRY	\$8,850,870	6.53%	276	14.69%
EAST GREENWICH	\$7,265,070	5.36%	108	5.75%
WARWICK	\$82,011,524	60.51%	1022	54.39%
WEST GREENWICH	\$0	0.00%	0	0.00%
WEST WARWICK	\$37,405,040	27.60%	473	25.17%
KENT COUNTY	\$135,532,504	100.00%	1879	100.00%
RHODE ISLAND	\$808,479,352		11996	
KENT COUNTY AS OF RHODE ISLAND	16.76%		15.66%	

SOURCE: RIHMFC 1990.

County community that is over represented in relation to its share of County housing units (18.6%). Coventry and East Greenwich are both moderately under represented in relationship to their share of County housing units. West Greenwich had no households participating in the Multifamily Program.

## **ECONOMIC INDICATORS**

### **Employment**

As indicated in Table 17, employment in Kent County, covered by the Rhode Island Security Act, has increased by 11,754 jobs (25.6%) between 1980 and 1990. This growth rate greatly outpaces the State of Rhode Island which increased it's employment by 13.7% and the City of Providence which experienced a decline in employment of 2%. In 1990, employment in Kent County has grown to 14.7% of the total employment in Rhode Island. Employment in Providence has declined to 26.3% of the Rhode Island total.

The City of Warwick is the primary location for employment opportunity in Kent County accounting for nearly 70% of County employment. West Warwick, Coventry and East Greenwich follow respectively in providing employment opportunity in Kent County. Despite a growth rate in employment seven times greater than any other Kent County community, West Greenwich continues to supply only a small percentage (0.63%) of total County employment.

TABLE 17  
EMPLOYMENT COVERED BY R.I. EMPLOYMENT SECURITY ACT  
2ND QUARTER 1980-1990

	1980	1990	% CHANG	% OF COUNTY 1990
COVENTRY	4215	5363	27.24%	9.30%
E. GREENWICH	4051	4992	23.23%	8.65%
WARWICK	30846	40372	30.88%	69.97%
W. GREENWICH	110	366	232.73%	0.63%
WEST WARWICK	6719	6602	-1.74%	11.44%
KENT COUNTY	45941	57695	25.58%	100.00%
PROVIDENCE*	104906	102776	-2.03%	
RHODE ISLAND	344531	391560	13.65%	
K.C. AS % OF R.I.	13.33%	14.73%		11754
PROV. AS % OF R.I.	30.45%	26.25%		

TABLE 18  
MANUFACTURING SECTOR EMPLOYMENT  
2ND QUARTER 1980-1990

	1980	1990	% CHANG	% OF COUNTY 1990
COVENTRY	2219	2012	-9.33%	14.67%
E. GREENWICH	2013	2101	4.37%	15.32%
WARWICK	9364	7006	-25.18%	51.10%
W. GREENWICH	22	47	113.64%	0.34%
WEST WARWICK	3843	2545	-33.78%	18.56%
KENT COUNTY	17461	13711	-21.48%	100.00%
PROVIDENCE*	34096	21943	-35.64%	
RHODE ISLAND	128739	100341	-22.06%	
K.C. AS % OF R.I.	13.56%	13.66%		
PROV. AS % OF R.I.	26.48%	21.87%		

\* CITY OF

SOURCE: R.I. DEPT. OF EMPLOYMENT SECURITY 1990.

As indicated in Table 17, growth rates for all Kent County municipalities with the exception of West Warwick have been substantially above that of Rhode Island. The growth rate in employment for West Warwick is in sharp contrast to the other Kent County communities and has actually experienced a 1.7% decline since 1980.

An examination of regional employment, by Standard Industrial Codes for Kent County municipalities and the State of Rhode Island, provide insight for further comparisons. As indicated in Table 18, Rhode Island employment in the manufacturing sector has declined significantly (-22%) between 1980 and 1990. This decline in manufacturing employment has been reflected in Kent County which experienced a loss of 22% of manufacturing jobs. This loss has been more pronounced in the City of Providence which experienced a lose of employment in the manufacturing sector of 35.6%.

Conversely, the retail sector (Table 18) in Kent County has witnessed a significant increase in employment (51.3%) and has outpaced the 23.8% increase experienced statewide. The City of Providence lost 11.1% of it's retail jobs during this period. The growth in Kent County retail employment has brought Kent County's share of Rhode Island retail employment to 22%, while the Providence share has dropped to 12%.

TABLE 19  
RETAIL TRADE EMPLOYMENT  
2ND QUARTER 1980-1990

	1980	1990	% CHANG	% OF COUNTY 1990
COVENTRY	1126	1328	17.94%	7.51%
E. GREENWICH	802	1091	36.03%	6.17%
WARWICK	8252	13056	58.22%	73.85%
W. GREENWICH	24	88	266.67%	0.50%
WEST WARWICK	1485	2117	42.56%	11.97%
KENT COUNTY	11689	17680	51.25%	100.00%
PROVIDENCE*	11185	9942	-11.11%	
RHODE ISLAND	64689	80095	23.82%	
K.C. AS % OF R.I.	18.07%	22.07%		
PROV. AS % OF R.I.	17.29%	12.41%		

TABLE 20  
SERVICES EMPLOYMENT  
2ND QUARTER 1980-1990

	1980	1990	% CHANG	% OF COUNTY 1990
COVENTRY	472	1186	151.27%	7.69%
E. GREENWICH	556	909	63.49%	5.89%
WARWICK	7456	12487	67.48%	80.94%
W. GREENWICH	41	111	170.73%	0.72%
WEST WARWICK	665	734	10.38%	4.76%
KENT COUNTY	9190	15427	67.87%	100.00%
PROVIDENCE*	33265	46053	38.44%	
RHODE ISLAND	82696	125134	51.32%	
K.C. AS % OF R.I.	11.11%	12.33%		
PROV. AS % OF R.I.	40.23%	36.80%		

\* CITY OF

SOURCE: R.I. DEPT. OF EMPLOYMENT SECURITY 1990.

The most significant growth of any employment sector has occurred in the service sector with Kent County and Rhode Island experiencing respective increases of 67.9% and 51.3% during the 1980's (Table 19). Providence experienced an increase of 38.4% in service sector employment. Despite the growth in service sector employment in Providence, the city's share of statewide service related employment has decreased to 37%. Kent County's share of service sector employment has increase slightly to 12% of the Rhode Island total.

### **Firms**

Table 21 displays the change in the number of firms operating in target communities between 1980 and 1990. The change in the number of firms exhibits a similar pattern to growth in employment. Kent County's growth rate for the period greatly outpaces that of Rhode Island. The City of Providence experienced a marked decline in the number of firms in operation since 1980. In 1990, The number of firms operating in Kent County has grown to represent 14% of the total firms located in Rhode Island while the City of Providence has seen it's share of Rhode Island firms decline to 19.3%.

Warwick serves as home base for the majority (62.8%) of firms operating in Kent County. The smallest percentage of Kent County firms are located in West Greenwich. The remaining firms operating in Kent County are dispersed to West Warwick, Coventry and East Greenwich in a pattern that is only slightly higher proportionally than the dispersion of employment.

TABLE 21  
NUMBER OF FIRMS OPERATING  
2ND QUARTER 1980-1990

	1980	1990	% CHANG	% OF COUNTY 1990
COVENTRY	389	513	31.88%	12.10%
E. GREENWICH	339	458	35.10%	10.81%
WARWICK	1959	2663	35.94%	62.84%
W. GREENWICH	34	51	50.00%	1.20%
WEST WARWICK	534	553	3.56%	13.05%
KENT COUNTY	3255	4238	30.20%	100.00%
PROVIDENCE*	6107	5784	-5.29%	
RHODE ISLAND	25230	29948	18.70%	
K.C. AS % OF R.I.	12.90%	14.15%		
PROV. AS % OF R.I.	24.21%	19.31%		

TABLE 22  
TOTAL WAGES PAID: IN THOUSANDS (\$)  
2ND QUARTER 1980-1990

	1980	1990	% CHANG	% OF COUNTY 1990
COVENTRY	\$12,562	\$26,107	107.83%	9.26%
E. GREENWICH	\$12,564	\$27,158	116.16%	9.63%
WARWICK	\$85,719	\$194,044	126.37%	68.79%
W. GREENWICH	\$187	\$2,048	995.19%	0.73%
WEST WARWICK	\$18,924	\$32,718	72.89%	11.60%
KENT COUNTY	\$129,956	\$282,075	117.05%	100.00%
PROVIDENCE*	\$334,276	\$613,561	83.55%	
RHODE ISLAND	\$1,016,889	\$2,073,312	103.89%	
K.C. AS % OF R.I.	12.78%	13.61%		
PROV. AS % OF R.I.	32.87%	29.59%		

\* CITY OF

SOURCE: R.I. DEPT. OF EMPLOYMENT SECURITY 1990.



Growth rates for the number of firms operating in the individual municipalities of Kent county are also reflective of the established employment patterns. West Greenwich has the highest growth rate, while only West Warwick has a growth rate that is not far in excess of the growth rate for Rhode Island. Unlike employment, the number of firms operating in West Warwick has not actually declined but has experienced only minimal growth (3.6%) since 1980.

#### **Median Income**

Table 23 displays the median family income for target communities for 1980 and 1990. The 1990 projections by RIHMFC were derived by employing a multiplier of 192.82 applied to the 1980 median income for each of the target communities. Although an imperfect method of projecting the change in median family income over a ten year period, the projections are at least reflective of the hierarchical share of median income for target communities expressed in the 1980 figures.

As indicated in Table 23, East Greenwich has the highest median income of all Kent County communities and West Warwick has the lowest median income. The remaining Kent County communities have similar median family incomes. All Kent County communities with the exception of West Warwick have median incomes above that of the Rhode Island average.

TABLE 23  
 MEDIAN FAMILY INCOME: 1980-1990

	1980	1990
COVENTRY	\$21,263	\$41,000
EAST GREENWICH	\$29,553	\$56,985
WARWICK	\$21,295	\$41,061
WEST GREENWICH	\$20,875	\$40,252
WEST WARWICK	\$18,332	\$35,348
PROVIDENCE	\$14,948	\$28,823
RHODE ISLAND	\$19,448	\$37,500

SOURCE: 1980 UNITED STATES BUREAU OF THE CENSUS  
 1990 PROJECTION: RIHMFC

TABLE 24  
 MEDIAN INCOME COMPARISON: 1990  
 HOMEOWNERS AND RENTERS

	MEDIAN HOMEOW INCOME	MEDIAN RENTER INCOME	% DIFFERENCE	RENTER/ HOMEOWNER RATIO
COVENTRY	\$49,646	\$25,881	-91.82%	0.52
EAST GREENWICH	\$70,925	\$22,197	-219.53%	0.31
WARWICK	\$49,453	\$26,316	-87.92%	0.53
WEST GREENWICH	\$47,487	\$24,238	-95.92%	0.51
WEST WARWICK	\$48,067	\$27,032	-77.82%	0.56
PROVIDENCE	\$43,256	\$19,583	-120.89%	0.45
RHODE ISLAND	\$48,901	\$23,443	-108.60%	0.48

SOURCE: RIHMFC 1990.

Table 24 displays the disparity in income between rental families and homeowner families. Housing tenure is a prime indicator of income in all communities, with home owners enjoying a significant advantage in income. East Greenwich has the widest disparity between homeowners and renters, perhaps reflecting the high percentage of subsidized units in the community. West Warwick exhibits the least disparity in income by housing tenure. East Greenwich is the only Kent County community with a higher housing tenure discrepancy, in income, than Rhode Island.

Table 25 shows the dispersion of 1980 family income for all Kent County Municipalities and the State of Rhode Island. Eligibility for programs targeted for low and moderate income households have generally been defined as less than 80% of median income for moderate income and less than 60% of median for low income households. Using the 1980 median income for Rhode Island (\$19,448) eligibility for moderate income would be defined as less than \$15,558 and eligibility under low income criteria would be defined as less than \$11,669.

An aggregation of income dispersion from Table 23 indicates that West Warwick has the most (20%) lower income families (less than \$11,669) with West Greenwich following closely behind at 19%. West Warwick also has the highest

TABLE 25  
FAMILY INCOME DISTRIBUTION: 1980  
BY TOTAL NUMBER AND PERCENT OF DISTRIBUTION

	UNDER \$5,000	\$5,000 \$9,999	\$10,000 \$14,999	\$15,000 \$24,999	\$25,000 \$49,999	\$50,000 OVER	TOTAL
COVENTRY	299 4.02%	588 7.90%	1000 13.43%	2912 39.11%	2491 33.46%	155 2.08%	7445 100.00%
EAST GREENWICH	89 3.22%	188 6.80%	283 10.23%	563 20.35%	1148 41.50%	495 17.90%	2766 100.00%
WARWICK	995 4.25%	2254 9.64%	3098 13.25%	8323 35.59%	7513 32.12%	1206 5.16%	23389 100.00%
WEST GREENWICH	60 8.03%	79 10.58%	91 12.18%	253 33.87%	237 31.73%	27 3.61%	747 100.00%
WEST WARWICK	538 7.33%	903 12.31%	1282 17.48%	2507 34.18%	1972 26.88%	133 1.81%	7335 100.00%
KENT COUNTY	1981 4.75%	4012 9.63%	5754 13.80%	14558 34.93%	13361 32.05%	2016 4.84%	41682 100.00%
RHODE ISLAND	15338 6.23%	32290 13.11%	38124 15.48%	81023 32.89%	69155 28.07%	10412 4.23%	246342 100.00%
KC AS % OF RI	12.92%	12.42%	15.09%	17.97%	19.32%	19.36%	16.92%

TABLE 26  
MUNICIPALITIES AS % OF COUNTY

WARWICK	15.09%	14.66%	17.38%	20.00%	18.64%	7.69%	17.86%
EAST GREENWICH	4.49%	4.69%	4.92%	3.87%	8.59%	24.55%	6.64%
WARWICK	50.23%	56.18%	53.84%	57.17%	56.23%	59.82%	56.11%
WEST GREENWICH	3.03%	1.97%	1.58%	1.74%	1.77%	1.34%	1.79%
WEST WARWICK	27.16%	22.51%	22.28%	17.22%	14.76%	6.60%	17.60%
KENT COUNTY	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

SOURCE: RHODE ISLAND DIVISION OF PLANNING: 1990

percentage of families in the moderate income range of \$11,670 to \$15,558. East Greenwich has the lowest percentage of low or moderate income families of any Kent County community. West Warwick and West Greenwich are the only two Kent County municipalities that have a higher percentage of low income families than the State of Rhode Island.

#### **Per Pupil School Expenditures**

As indicated in Table 24, East Greenwich and Warwick had the highest per pupil school expenditures, during the 1988-89 school year, of all Kent County municipalities.

These two communities also have the lowest pupil/teacher ratio of Kent County school systems. Additionally, these two systems are the only two Kent County systems that exceed the Rhode Island average per pupil expenditure.

#### **Net Assessed Valuation**

An examination of the net assessed value (Table 25) of real and personal property in Kent County shows that Warwick had the largest total value of rateables of any Kent County municipality in 1987 (Rhode Island Department of Administration: 1989). However when controlled for population, East Greenwich had the highest net assessed value. There is a significant gap in the net assessed value per 1000 population between Warwick, East Greenwich and the rest of the Kent County municipalities. In 1987, West Greenwich lagged far behind all Kent County communities in the value of rateables.

TABLE 27  
PER PUPIL SCHOOL EXPENDITURES: 1988-89

	AVERAGE MEMBERS	PER PUPIL EXPENDITURE	PUPIL /TEACHER RATIO	% MINORITY STUDENTS
COVENTRY	5058	\$4,500	15.4	2.00%
EAST GREENWICH	1993	\$5,633	12.4	2.00%
WARWICK	11516	\$5,592	13.1	2.00%
WEST GREENWICH	1497	\$2,825	21.7	2.00%
WEST WARWICK	3752	\$4,658	15.4	4.00%
RHODE ISLAND	135396	\$4,899	14.7	14.00%
PROVIDENCE	19685	\$4,938	17.2	57.00%

\* EXETER-WEST GREENWICH SCHOOL SYSTEM

SOURCE: RHODE ISLAND DEPARTMENT OF ECONOMIC DEVELOPMENT 199

TABLE 28  
NET ASSESSED VALUATION: IN THOUSANDS (\$)  
JULY 1, 1987 - JUNE 30, 1988

	NET ASSESSED VALUE	% OF KENT COUNTY	% OF RHODE ISLAND	PER 1000 POPULATION
COVENTRY	\$522,223	10.90%	2.29%	\$16,846
EAST GREENWICH	\$578,267	12.07%	2.53%	\$48,594
WARWICK	\$3,086,386	64.44%	13.51%	\$36,140
WEST GREENWICH	\$38,525	0.80%	0.17%	\$11,007
WEST WARWICK	\$564,004	11.78%	2.47%	\$19,249
KENT COUNTY	\$4,789,405	100.00%	20.97%	\$29,729
PROVIDENCE	\$1,619,545		7.09%	\$10,329

FIGURES ROUNDED

SOURCE: RHODE ISLAND DEPT. OF ADMINISTRATION 1989.

Kent County accounts for a significant portion (20%) of the net assessed value of Rhode Island and is over represented in share of net assessed value in relation to population share. The City of Warwick, alone, accounts for 13% of the total Rhode Island net assessed value. The City of Providence, which has a population roughly equivalent to all of Kent County, represented only 7.1% of the Rhode Island net assessed value in 1987.

### **SUMMARY**

This Chapter generates a number of Fair Share indicators that are intended to measure the demand and supply of low income housing in Kent County and the State of Rhode Island. A cross sectional analysis is used to measure the existing status of accessible housing in Kent County. Additionally a shift share model is used to examine the changing demand and supply of low income housing in Kent County.

The use of a number of demographic, housing and economic indicators is intended to measure the local supply and demand for housing in relation to the larger regional housing market. Comparisons of 1) the municipalities in Kent County to each other and to the entire county, 2) Kent County to the State of Rhode Island and 3) the suburban region of Kent County to the urban core of Rhode Island's central city (Providence) which has one of the highest concentrations of low income and minority households of any Rhode Island community.

## **CHAPTER 4**

### **Indicator Analysis**



## INTRODUCTION

Social indicators have a number of uses including 1) descriptive reporting of some aspect of society, 2) analytical studies of social change, 3) predicting or forecasting the future, 4) evaluating social programs, 5) setting goals and priorities and 7) developing a system of social accounts. The key question to be asked in the development of a social indicator analysis is what is to be measured and for what purpose.

The selection of social indicators is dependent on what information is necessary to satisfy the purpose of the study. Is the purpose of the indicator analysis descriptive, evaluative or analytic? The answer to the question of purpose influences what information is necessary to be gathered through the use of indicators.

In the present study, the use of social indicators has been intended to 1) estimate the statewide demand for low income housing, 2) describe the current distribution of low income housing in Kent County, 3) present several Fair Share scenarios for the distribution of future low income housing in Kent County, and 4) provide a framework for measuring change in the future distribution of low income housing in Rhode Island. However the use of social indicators to operationalize Fair Share housing criteria has not been without problems and shortcomings. In addition to the problem of deciding what is to be measured, deciding how to aggregate and measure a number

of indicators as well as interpreting what the indicators mean individually and as a composites have also presented problems.

This chapter deals with the use of selected indicators generated in chapter 3 of this study. In addition to using indicators to determine a number of potential Fair Share scenarios for Kent County, individual indicators are critiqued for shortcomings in data availability, aggregability, compatibility and validity (i.e. do they measure what they intend to measure).

Reference is made throughout this discussion to the following tables which display composite listing of Fair Share indicators that have been aggregated or measured using different procedures. Table 29 lists a variety of indicators for Kent County Communities that have been expressed as percentages of the entire County. As an example, population growth in Table 29 displays the percent of Kent County population growth that has been accounted for by each of the individual municipalities. Table 29 also displays the Kent County share of the Rhode Island total. In contrast Table 30 displays indicators that are representative of percentage of municipality totals. Population growth in Table 30 represents the growth rate experienced by individual municipalities based on the increase in municipal population. Table 31 list the actual numerical count for individual indicators. Population growth in this table

TABLE 29  
MUNICIPALITIES AS % OF COUNTY  
KENT COUNTY AS % OF RHODE ISLAND

	COV.	E.G.	WAR.	W.G.	W.W.	K.C.
TOTAL POPULATION	19.29%	7.36%	53.02%	2.17%	18.16%	16.06%
POPULATION GROWTH	43.40%	12.20%	9.20%	8.80%	26.30%	34.89%
MINORITY POPULATIO	12.04%	6.61%	54.25%	1.18%	25.92%	3.60%
PUBLIC ASST. CASES	16.23%	6.73%	47.84%	1.82%	27.39%	9.64%
SSI CASES	16.15%	7.15%	58.87%	1.62%	24.20%	16.68%
AFDC CASES	17.82%	7.38%	44.93%	1.86%	28.39%	9.40%
LOW INCOME FAMILIES	15.43%	4.70%	54.13%	2.14%	23.61%	13.11%
TOTAL HOUSING UNITS	17.20%	6.90%	55.23%	2.10%	18.60%	15.50%
MULTI-FAMILY UNITS	12.90%	6.10%	60.20%	1.80%	19.00%	9.68%
SUBSIDIZED UNITS	7.49%	10.36%	54.68%	0.11%	27.42%	12.20%
SUB. FAMILY UNITS	10.31%	6.83%	53.99%	0.00%	28.87%	9.48%
SECTION 8	4.60%	13.40%	54.30%	0.14%	27.60%	13.60%
PUBLIC HOUSING	15.80%	1.30%	55.90%	0.00%	27.00%	9.30%
EMPLOYMENT	9.30%	8.70%	70.00%	0.63%	11.40%	14.70%
EMPLOYMENT GROWT	9.80%	8.00%	81.00%	2.20%	-1.00%	24.90%

TABLE 30  
INDICATOR AS % OF MUNICIPALITY

	COV.	E.G.	WAR.	W.G.	W.W.
POPULATION GROWTH	35.46%	23.89%	2.07%	89.68%	20.33%
MINORITY POPULATIO	1.84%	2.65%	3.02%	1.60%	4.21%
LOW INCOME FAMILIES	16.40%	13.50%	18.30%	22.60%	25.50%
MULTI-FAMILY UNITS	16.20%	19.20%	23.57%	18.84%	22.07%

TABLE 31  
NUMFRICAL COUNT

	COV.	E.G.	WAR.	W.G.	W.W.	K.C	R.I
MINORITY POPULATIO	572	314	2577	56	1231	4750	131833
HOUSING UNITS	10848	4374	34924	1322	11769	63237	408997
RENTAL UNITS	1757	832	8233	249	2598	13669	141233
SUBSIZED UNITS	275	383	2022	4	1014	3998	30297
SUB. FAM UNITS	80	53	419	0	224	77	8183
RIHM&FC HOMEBUYER	1645	231	5348	173	1161	8558	33812
RIHM&FC MULTI-FAM	276	168	1022	0	473	1879	11996
EMPLOYMENT	5363	4992	40372	366	6602	57695	391560
EMPLOYMENT GROWT	1148	941	9526	256	117	11754	47029
LOW INCOME FAMILIES	887	277	3249	139	1441	5993	47628
AFDC CASES	297	123	749	31	467	1667	17733
SSI CASES	289	128	910	29	433	1789	16757
NET ASSESSED VALUE (IN THOUSANDS \$)	522223	578267	3086386	38525	564004	4789405	NA

TABLE 32  
INDICATOR PER 1000 POPULATION

	COV.	E.G.	WAR.	W.G.	W.W.	K.C	R.I
MINORITY POPULATIO	18.39	26.48	30.17	16.00	42.06	29.48	131.37
HOUSING UNITS	348.81	368.80	408.80	377.71	402.08	392.44	407.57
RENTAL UNITS	56.50	70.15	96.37	71.14	88.76	84.83	140.74
SUBSIZED UNITS	8.84	32.29	23.67	1.14	34.64	24.81	30.19
SUB. FAM UNITS	2.57	4.47	4.90	0.00	7.65	0.48	8.15
RIHM&FC HOMEBUYER	52.89	19.48	62.60	49.43	39.67	53.11	33.69
RIHM&FC MULTI-FAM	8.87	9.11	11.96	0.00	16.16	11.66	11.95
EMPLOYMENT	172.44	420.91	472.57	104.57	225.56	358.04	390.19
EMPLOYMENT GROWT	36.91	79.34	111.51	73.14	4.00	72.94	46.86
LOW INCOME FAMILIES	28.52	23.36	38.03	39.71	49.23	37.19	47.46
AFDC CASES	9.55	10.37	8.77	8.86	15.95	10.35	17.67
SSI CASES	9.29	10.79	10.65	8.29	14.79	11.10	16.70
NET ASSESSED VALUE (IN THOUSANDS \$)	16792	48758	36128	11007	19269	29722	NA

TABLE 33  
% OF KENT COUNTY AND RHODE ISLAND

	KENT COUNTY	RHODE ISLAND
POPULATION GROWTH	13.17%	5.66%
MINORITY POPULAT.	2.95%	13.14%
MULTI-FAMILY UNITS	21.60%	34.53%
EMPLOYMENT GRTH.	25.60%	13.70%

TABLE 34

	COV.	E.G.	WAR.	W.G.	W.W.	R.I
MED. FAM. INCOME	\$41,000	\$56,985	\$41,061	\$40,252	\$35,348	\$37,500
PER PUPIL EXPENDIT.	\$4,500	\$5,633	\$5,592	\$2,825	\$4,658	\$4,899

represents the actual numerical change in total population from 1970 to 1990. Table 32 provides a breakdown of the numerical table per 1000 population for each municipality. Population growth in this table represents the increase in population divided by thousands of population. Table 33 lists percent of total indicators for Kent County and Rhode Island. Population change in this table identifies percent change for both Kent County and Rhode Island. Table 34 includes a number of other indicators that did not readily fit into any of the above composite tables.

Fair Share plans have historically attempted to 1) measure housing need on a regional basis, 2) determine the capacity for targeted sub-areas to accommodate additional units of low income housing and 3) provide a rational value based methodology for the equitable distribution of housing throughout the planning region. Generally housing need has been measured as a function of the discrepancy between the demand for housing and the supply of housing. In this study traditional indicators of housing need including percent of structurally inadequate or dilapidated housing stock, aged housing stock, units lost to demolition or waiting lists for low income housing programs have not been used as indicators of housing need. Instead, focus has been given to more general indicators of at risk populations and the demand for low income housing expressed by these populations.

Indicators used to measure the prevalence of at risk populations in this study have included percentages of families who fall below 60% of the Rhode Island family median income, minority households, and the percentages of AFDC and SSI cases in target communities. These indicators have been employed to measure at risk populations including low income families, female head of households and financially dependent elderly and disabled in Rhode Island and Kent County.

Establishing housing demand in this way is admittedly less than comprehensive. However as the purpose of this study is to more broadly establish the low income housing demand for the entire state and generate and examine Fair Share indicators that could be used to assist Kent County municipalities in developing strategies to more equitably provide opportunity for housing accessibility, these indicators were felt to adequately reflect the general statewide demand for low income housing.

#### **POPULATION INDICATORS**

##### **Total Population**

The most commonly applied Fair Share formula has been some variation of equal share. Using an equal share formula that bases distribution of lower income housing on the share of total population, Kent County would be expected to house approximately sixteen percent of the Rhode Island low income population. In 1980 there were 60,356 Rhode Island families that had an annual income of less than \$11,669 (less than 60%

of the annual Rhode Island median family income at that time). Under an equal share formula, Kent County would be expected to house 9657 low income families. However in 1980, Kent county housed only 7915 low income families. Under an equal share formula that distributed responsibility for low income housing on the basis of share of total population, Kent County would need to provide housing for 1742 more low income families. The dispersion of these families could take the form of an equal distribution of 20% to each of the five Kent County municipalities or a proportion distribution of these families on the basis of municipal share of total county population. The latter formula would assign 53% of the required housing to Warwick and only 2% of the need to West Greenwich (Table 29).

The use of percent of total population is a reliable indicator that has been used frequently in planning research. However, despite advantages of availability through the United States Census, aggregability and the underlying usefulness of serving as a common denominator to compare communities, using percent of total population is not without difficulties. In addition to the recent concerns over the accuracy of the 1990 census counts, the availability of census data at ten year intervals presents significant problems for mid or later decade information on population. Population estimates that have attempted to gauge the growth of population have not always served as an accurate estimate of population change. This lack of timely data is a particular problem for fair



share strategies that require updating on a three to five year basis.

### **Population Growth**

An additional problem with the use of percent of total population indicators is that they provide a static picture of population dispersion. Population growth indicators have been employed to overcome this shortcoming and provide a picture of fluctuation in population trends. The use of population growth as an indicator of a growth area is fraught with difficulties inherent in the selection of measurement procedure.

Deciding how to measure population growth requires careful consideration and the use of a variety of approaches. Assigning low income housing by total population (Table 29) would result in a proportional distribution of low income housing to the City of Warwick. Using population growth rates within the municipality (Table 30) would conversely assign the lowest distribution to Warwick. The highest distribution would be assigned to West Greenwich, which has had the least numerical change in total population but the highest growth rate because of the reduced size of the town's population. Using municipal population growth as a share of the county increase in population (Table 29) assigns the highest share of low income housing to Coventry. There are significant problems in using any one of these indicators of population alone. Potential solutions to these shortcomings include using an average of all population indicators or weighing indicators

that are considered the most useful for the purpose of the study.

## **AT RISK POPULATION INDICATORS**

### **Low Income Populations**

The primary indicator used, in this study, to measure low income households has been the number of families in Rhode Island and Kent County municipalities who, as reported by the 1980 United States Census, had an annual income of less than \$11,669. This figure was chosen because families below this income level earned less than 60% of the 1980 Rhode Island median income which is a level that has traditionally been used to define low income populations.

Selection of this indicator was due solely to the availability of data from the 1980 census. More recent data on median income for Rhode Island and its cities and towns is readily available from a number of sources but a satisfactory population distribution for new income levels was not available at the time of the study.

This indicator does not adequately reflect the entire population of low income households because a family is not the same as a household. Families have been defined as a grouping of two or more related adults. The number or relationship between occupants of a household is not of importance, as households are defined as any number of people who occupy a single housing unit. Several families can occupy one household.

### **Female Head of Household**

The sole indicator used to measure female head of households has been participation rates for Aid To Families With Dependent Children (AFDC) program. The Kent County percent of Rhode Island AFDC cases exhibited in Table 29 adequately serves to show Kent County's share as being under represented in relationship to its share of total population. The disparity between Kent County and the State is exhibited by cases per 1000 population in Table 32.

The use of AFDC cases as an indicator of female head of households is not totally successful in capturing the magnitude of the female head of household population. Although the great majority of AFDC cases are females with at least one child, not all AFDC cases households are headed by a female. In some AFDC cases benefits are paid to support children who may be living in a household which has sufficient income to compete in the traditional housing market. Additionally, there are many female head of households who are members of low income populations but who do not receive AFDC benefits and therefore go unmeasured by reliance on this sole indicator.

Supplemental indicators that could be employed to more fully capture the magnitude and share of the Kent County Female head of household population include census data, divorce rates, and counts of households eligible to claim the earned income credit on Internal Revenue income tax forms.

### **Elderly and Disabled**

For the purposes of this study indicators used to measure financially dependent elderly and disabled have been restricted to participants in the Supplemental Security Income Program (SSI). As indicated in Table 29, Kent County provides housing for 10.68% of Rhode Island's SSI recipients. There is a significant under representation of financially dependent elderly and disabled in Kent County based on equal share of total population. Table 32 demonstrates the disparity between Kent County and Rhode Island in SSI cases per 1000 population.

Although the use of indicators measuring municipal share of the County total SSI population (Table 29) shows that the City of Warwick provides housing for the majority of County SSI recipients, Table 32 reflects the disparity in the number of SSI cases per 1000 population between West Warwick and the rest of Kent County Municipalities. A dispersion of future financially needy elderly and disabled may take the over representation of West Warwick into consideration when determining Fair Share allocations of this at risk population. This could be accomplished by using inverse share of existing elderly and disabled populations as a criteria for dispersal.

A major shortfall of the use of percent of SSI recipients to measure the demand for low income housing is that the SSI population is only a portion of this population. There are many elderly and disabled who receive incomes above SSI standards but who still lack sufficient income to pay market

rates for housing or who fall within the 60% of median income used to establish low income demand. 1990 census data linking age and disability to income dispersion would be a useful indicator to more adequately measure percentages of low income elderly and disabled populations.

An additional shortcoming of the use of percent of SSI recipients to measure financially dependent elderly and disabled is that this indicator fails to distinguish between the two groups. Statewide ratios can perhaps be accessed from the Social Security Department. However regional breakdowns are unavailable and the application of Statewide averages to Kent County is not necessarily applicable.

#### **Minority Households**

Indicators measuring the minority share of total population show that Kent County trails the State by a large proportion in share of minority households. Whether as Kent County's proportional share of Rhode Island total population in Table 29, as the County share of the total Rhode Island minority population in Table 29 or as an expression of per 1000 population in Table 32, Kent County is remarkably under represented in providing housing for Rhode Island minority group members.

If equal share criteria were employed for percent of minority membership on a percent of total population basis, Kent county could be responsible for providing housing for an additional 13 % of the Rhode Island minority population. Based

on preliminary data from the 1990 census, this would require housing for an additional 17,053 minority members.

The dispersion within Kent County municipalities could be handled on an equal share of 20% for each of the five Kent County municipalities or in proportion to the municipal share of total County population in Table 29. An argument could be made to make some type of adjustment for the existing over or under representation of minority members as a municipal share of County total. This might reduce the burden on West Warwick which is over represented in relation to share of total population and increase the burden on Coventry which is the most under represented in term of minority populations to share of County population.

The use of minority populations as indicators of need is problematic at best. One significant problem is that not all members of minority groups are low income or are in the market for low income housing. Many minority members have the financial means to procure housing of there choice at market costs. Additionally not all members of any categorical grouping desire to live in the suburbs and an expression of the need of all minority members for suburban low cost housing is unrealistic at best. However the extreme under representation of minority members who are over represented in the low income population is significant and serves as an indicator of housing exclusion.

The use of minority members as a percent of total

population in Tables 30 and 33 serves as a reliable indicator of the minority presence in Kent county. Table 29 which shows municipal share of County minority households is misleading in that even West Warwick, with an over represented share of the County minority population, has a substantially lower percentage of minority members than the State as a whole.

#### **HOUSING INDICATORS**

##### **Total Housing Units.**

Data on the total number of housing units in a community is readily available through decennial counts by the United States Census. The share of Rhode Island housing units provided by Kent County is reliably reported by the Kent County percent of Rhode Island indicator in Table 29. This indicator provides a basis for comparison with the larger statewide housing region, as well as between municipal sub areas. The Total housing unit indicator as a share of the County or State also serves as a bench mark for comparison of single family housing units as well as multi-family housing units. Combined with indicators of total population this indicator can generate indicators of household size.

As an indicator total housing units is subject to many of the same shortcomings as total population. Despite the lack of timely data provided by the census, there are more reliable surrogate indicators of total housing to assist in keeping up to date records in local communities. The availability of building permits, certificates of occupancy and information on

new properties entering the tax roles all can serve to augment decennial census counts.

Choosing between static indicators of existing housing or indicators that display fluctuation in housing trends is a similar problem here as with population and population change. Using existing totals of housing units gives a very different view of housing than an examination of change in the municipal housing stock. Using the percent of county growth accounted for by each municipality gives yet another indication. Averaging or weighing indicators provides one means of coping with these discrepancies.

#### **Multi-Family Housing Units**

The supply of rental units in any community is a significant indicator of the communities ability to house lower income households. Lower income households generally lack the financial resources to enter the home ownership market and have been reliant on rental units for housing accommodations. Percentages of single family home ownership and multi-family units in the community serve to gauge the communities ability to house low income families.

As indicated in Table 29, Kent County's share of the State total of multi-family units is substantially below its share of both total population and total housing units. A comparison of the percentages of multi-family units within Kent County municipalities (Table 30), Kent County and Rhode Island (Table 33) demonstrates a wide disparity in the supply



of multi-family units.

Obtaining accurate data on the number of rental units in a community presents several problems. One significant problem results from the definition of rental property. All property has the potential to enter the rental market. However single family homes have often not been considered as rental property. Multi-family units have more readily been cast as rental units. However not all multi-family units are offered as rental units. Multi-family properties with small numbers of units frequently have one unit occupied by the owner of the property. A more accurate way to measure rental units may be the discrepancy between owner occupied housing units and total housing units. Another short coming in using multi-family units as an indicator of rental supply is that available data on multi-family units frequently includes condominiums as multi-family units. However, condominiums are frequently owner occupied or high cost rental units that are inaccessible to low income populations.

The availability of sheer numbers of rental units alone does not provide an adequate measure of the availability of housing to low income households. Questions of rental cost and size of units are also important considerations not addressed through the use of percent of total rental unit indicators. The city of Warwick exemplifies this problem. Although indicators in Table 29 and 32 suggest that Warwick has a comparatively high number of rental units, a recent

University of Rhode Island study (CPAD 19909) indicated that the a substantial number of Warwick rental units were luxury apartments that would not be available to low income households or to larger households who required more than two bedrooms.

Indicators that include rental cost to income ratios could serve as a more accurate means of measuring the supply of rental units to low income households. Rental surveys of existing renters, property owners or data bases on advertized rental costs could also serve to provide this information.

#### **Subsidized Rental Units**

The use of subsidized housing units, to augment the total share of rental units, serves to identify housing units targeted for specific housing needy or at risk groups. Table 32 shows the under representation of total subsidized rental units in Kent County as a share of Rhode Island, in comparison to both total population and total housing units. Additional insight can be gained from disaggregating total subsidized programs into programs designed to address housing needs of specific groups. Disaggregating subsidy programs to distinguish between subsidy programs geared to elderly households and family households demonstrates a significant disparity between Kent County and Rhode Island in the provision of share of subsidized units available to low income families.

## INDICATORS OF ECONOMIC ADVANTAGE

### Employment

Many Fair Share plans have used indicators of employment to locate housing in areas where there are sufficient employment opportunities. A primary concern in using employment indicators to measure the economic advantage of communities is whether to use percent of existing employment, employment growth rates or share of County growth rates as indicators to access the real economic advantage of employment.

Using the County percent of existing Rhode Island jobs (Table 29) as an indicator of advantage shows that Kent County has a smaller share of employment than of total population. This indicator does not adequately reflect the economic advantage that is displayed by using percent of growth as an indicator. Using employment Growth as an indicator of advantage places Kent County in a much more favorable light than the State. As indicated in Table 29, Kent County has accounted for nearly 25% of employment growth in Rhode Island since 1980. If the creation of new job opportunities is considered important than Kent County clearly represents an area of advantage.

An examination of municipal employment as a percent of the County (Table 29) indicates that the City of Warwick has 70% of the total employment in the County and has accounted for 81% of the job growth in Kent County. Taken together these

indicators paint a picture of a city that has dominated the County employment scene. However as an extension of per 1000 population East Greenwich reflects a relatively high employment ratio. East Greenwich also has a relatively high employment growth to population ratio when employment growth is used as the indicator of choice.

### **Firms**

The number of firms in operation in a community and the change in the number of firms serve to augment employment indicators. However, the number of firms, alone, is not an adequate reflection of the economic viability of a community. As firms provide employment for differing numbers of community members one firm may provide employment for as many as 1000 employees with a corresponding large payroll, while another firm may only employ several individuals generating a limited amount of wages for local residents and paying small amounts of taxes to local government. The number of firms as an indicator of economic advantage unfortunately treats the loss of a large firm in the same manner as a smaller firm, when in fact the loss of the larger firm may be the equivalent of the loss of several hundred smaller operations.

### **Median Family Income**

Median income indicators have been used to measure relative wealth of community members to support increase community costs associated with supporting low income households. In this study, the actual dollar amount of median

family income (Table 34) has been used to compare the relative ability of Kent County residents to afford potential increases in taxes or fees to support the services and infrastructure associated with low income housing. As an expression of relative community economic well being, median per capita income or median household income would serve equally well as indicators of relative economic position.

The justification for the use of such an indicator to measure community ability to support a larger share of low income households is to some extent suspect. Communities that presently have a high degree of lower income households are not likely to have high median income or to be in any advantaged position to pay for any additional services required by low income households.

#### **INDICATORS OF FISCAL ADVANTAGE**

##### **Per Pupil School Expenditure**

Per pupil school expenditures have been used to measure the local governments capacity to pay for additional services and infrastructure that may result from an increase in low income housing. The rationale for the use of this indicator is that communities that enjoy healthy fiscal environments are communities that spend the most money on education as measured by per pupil expenditures. Although a comparison of per pupil school expenditures in Table 34 displays a comparison of school expenditures for local communities, there is no

guarantee that communities with the highest per pupil expenditures are the most financially sound. Per pupil expenditures may be influenced by many other factors including school age population, the value of education to community members or capital development expenses due to the recent need for a new school.

This indicator should be used in conjunction with other indicators including equalized tax rate or net assessed value to provide a more complete assessment of the fiscal capacity of local communities to pay for services associated with lower income housing.

#### **Net Assessed Value**

Net expressed value expressed per 1000 population in Table 32 reinforces the perception provided by per pupil expenditure that Warwick and East Greenwich are in the best fiscal position to afford additional expenses incurred as a result of low income housing. The availability of high rateables to offset the cost to local government of lower income housing is a luxury that not all communities enjoy.

#### **INDICATORS OF SUITABILITY**

Indicators of suitability have not been measured in this study. Suggested indicators of suitability used in fair Share plans include the amount of available land for new development. This indicator could be measured by the number of available buildable lots, as a function of developable land area (acres), or the potential for new housing units as

constrained by existing zoning. Additionally the availability of human service programs or public transportation have been presented as suitability criteria.

Although, suitability criteria may be considered important in determining the allocation of low cost housing, there are a number of underlying assumptions that the use of this criteria entail. The first assumption is that development of lower income housing means increased cost to local government and to community residents. This assumption may indeed not be correct. A fiscal impact analysis completed for the City of Warwick (Graduate Curriculum in Community Planning and Area Development 1990) indicated that the least cost option for local government was the development of multi-family housing. Although multi-family housing was not defined as low income housing, low income housing generally relies heavily on the use of multi-family housing. The alleged impacts of low income housing should be assessed before communities use this criteria as an excuse to exclude low income households.

The second assumption is that the lack of local fiscal resources or services to accommodate the inclusion of low income housing in the community constitutes justification for excluding low income or minority households. Many communities that presently have higher concentrations of lower income or minority households do not have substantial amounts of resources to provide for additional services or infrastructure

that are alleged to be required prior to the development of low income housing.

#### **SUMMARY**

This chapter analyses the indicators that were developed in the previous chapter. Several composite tables have been developed to tabulate indicators according to measurement procedure. These tabulations have been used to suggest a number of potential Fair Share scenarios for Kent County. Additionally the individual indicators used in the Fair Share scenarios are critiqued for shortcomings in data availability, aggregability, compatibility and validity.



## **CHAPTER 5**

### **Conclusion**

## **PROBLEM RESTATEMENT**

The exclusion of lower income and minority households from suburban communities has been a problem since the 1960's (Brooks 1972 and Downs 1973). As early as the 1970's, the recognition of exclusionary trends led to the realization that the location of lower income housing is as critical a factor in meeting the needs of lower income households as the production of affordable housing units (Brooks 1972.1).

The goal of increasing housing choices for low and moderate income households by bringing about a more equitable dispersion of low income housing throughout the entire State, has been articulated in the Rhode Island Comprehensive Planning and Land Use Act. Municipal attempts to address this goal should extend comprehensive planning beyond the confines and needs of specific municipalities to encompass statewide needs and planning on a regional scale.

As communities involve themselves in the comprehensive planning process, Fair Share planning strategies could serve as a tool to address the housing needs of low and moderate income households on a more regional basis. This study has examined how the Fair Share methodology might be employed by the municipalities of Kent County, as they consider the regional need for low income housing as a component of the comprehensive planning process.

## **STUDY QUESTIONS**

This study explored two primary questions. The first question was whether the Fair Share planning methodology presented a viable technique to be employed as part of the comprehensive planning efforts to assess local housing need in relation to the regional need of Kent County and of the State of Rhode Island. The second question examined the bifurcation in Fair Share housing indicators between the communities in Kent County and the State of Rhode Island. Using a number of social indicators the study questioned the extent that Kent County has provided accessible housing opportunity for the low income and minority populations in Rhode Island.

## **FINDINGS**

### **Question 1**

As a response to exclusionary zoning practices Fair Share has worked successfully in other states to help bring about a more equitable distribution of low income housing. A primary Fair Share objective of providing for a more equitable distribution of low and moderate income housing is articulated in the goals established for the housing element of the Rhode Island Comprehensive Planning and Land Use Act.

Fair Share provides a knowledge driven, value based methodology for measuring housing need on a regional basis. As such, the Fair Share methodology presents a viable strategy to assess the local demand and supply of low income housing within a regional and statewide context. In this study, the

indicators employed to operationalize the Fair Share criteria paint a very clear picture of the current status of low income housing in Kent County. The use of policy relevant criteria and indicators suggested by the Fair Share methodology can serve to inform and guide housing and land use policies that are developed as a result of the comprehensive planning efforts mandated by the Rhode Island Comprehensive Planning and Land Use Act.

### **Question 2**

In this study a number of social indicators have been generated for Kent County Municipalities and the State of Rhode Island. These indicators have been used to 1) estimate the Statewide demand for low income housing, 2) describe the current distribution of low income housing in Kent County, 3) provide several Fair Share scenarios for the distribution of future low income housing in Kent County, and 4) provide a framework for measuring change in the future distribution of low income housing in Rhode Island.

The social indicator analysis undertaken for this study demonstrates that Kent County is significantly underrepresented in meeting the housing needs of Rhode Island's low income and minority populations. Based on a comparison of proportional share of total population, population growth or total housing units, Kent County has proportionally fewer lower income households than the State of Rhode Island.

Using an equal share formula that bases distribution of lower income housing on the share of total population, Kent County would be expected to house approximately sixteen percent of the Rhode Island low income population. In 1980 there were 60,356 Rhode Island families that had an annual income of less than \$11,669 (less than 60% of the annual Rhode Island median family income at that time). Under an equal share formula, Kent County would be expected to house 9657 low income families. However in 1980, Kent county housed only 7915 low income families. Under an equal share formula that distributed responsibility for low income housing on the basis of share of total population, Kent County would need to provide housing for 1742 more low income families. The dispersion of these families could take the form of an equal distribution of 20% to each of the five Kent County municipalities or a proportion distribution of these families on the basis of municipal share of total county population or other Fair Share criteria.

The Kent County share of minority group members is a significant cause for concern. While minority members have grown significantly as a percent of Rhode Island households, this trend is not reflected in Kent County. The presence of minority households in most Kent County municipalities is so small that it is almost invisible. At the same time, similar indicators for urban areas such as the City of Providence show a significant over representation of lower income households

and minority members. The disparity between the suburban communities of Kent County and older cities in the urban core such as Providence suggests that there is a growing schism in the location of low income households in Rhode Island.

This study also shows that Kent County municipalities have significant deficits in the indicators of low income housing supply. These indicators include both the availability of multi-family housing units and rental subsidy programs. Kent County's share of the State total of multi-family units is substantially below its share of both total population and total housing units. This under supply of multi-family units is a concern even without removing luxury apartment, and condominiums that inflate the Kent County multi-family data.

There is also a significant disparity in the supply of subsidized rental units between Kent County and Rhode Island. This disparity is exacerbated when programs designed to supply low cost housing to families is separated from programs designed to serve the elderly and disabled. Disaggregating subsidy programs, in this manner, demonstrates a profound disparity between Kent County and Rhode Island in the provision of share of subsidized units available to low income families.

During the last two decades, Kent County has represented a substantial growth area in Rhode Island. Kent County has experienced growth in indicators of population, employment and housing units that has far exceeded the Rhode Island average.

However, indicators of the presence of low income households and housing opportunity for low income households have not kept pace with the over all level of growth in Kent County.

#### **POLICY ISSUES**

The failure to deal with land use practices and policies as well as other underlying factors that limit the residential access of large segments of the population will have a profound effect on the diversity of our communities and the quality of urban life. Although Fair Share offers a viable strategy to begin to address the housing accessibility problem, the implementation of Fair Share planning will not likely take place in Rhode Island without revisions of several existing policies.

Listokin (1976: 126) identifies three important variables that influence the success of Fair Share planning. Listokin indicates that Fair share is most likely to be successful in areas 1) where there is a tradition of regional cooperation, 2) where the fiscal system is not overly dependent on property taxes and 3) where there is not a large concentration of minorities. Additional, Listokin notes the importance of incentives to local communities for Fair Share adoption as well as the use of penalties for not supporting allocation plans.

If as Listokin suggest, the above criteria play an important role in the adoption of Fair Share planning then Rhode Island faces an uphill battle in developing Fair Share

strategies that will increase housing accessibility for low income households.

Rhode Island exemplifies autonomous home rule with thirty-nine separate cities and towns with separate governmental organization and individual approaches to planning. Attempts to encourage communities to take a more regional view of planning have been slow to take place. Communities are not likely to take a more regional view of problem solving unless compelled or provided with incentives to do so.

Proposed cutbacks in State aid to education by the current Governor, have been accompanied by suggestions that local communities regionalize school districts as a way of saving money. However, even when faced with financial cutbacks in State aid, communities are reluctant to engage in regional cooperation that might result in the lessening of local control.

The heavy reliance on property taxes to support local governmental service does not bode well for the acceptance of a regionalized approach to planning. Municipal avoidance of lower value rateables in the form of lower income housing is unlikely to change under the present tax structure. Increasing State financing of school programs and the sharing of revenues from commercial and industrial development on a regional basis could help to diminish the fiscal imperatives for communities to engage in restrictive zoning.



Unless a means is found to reduce local governmental dependence on local property taxes, the competition between communities for the high return rateable will likely continue. The avoidance of development that does not provide high rateable returns will exacerbate the municipal tendency to zone out lower income households.

The United States Constitution does not provide a guaranteed right to housing for all members of the community. Rhode Island constitutional law lacks this same guarantee. The grounding of the mandate for accessible housing in the comprehensive planning enabling legislation is problematic. Comprehensive plans have traditionally been viewed solely as guides and their provisions have not held the force of law (*Cochran v Planning board of City of Summit*). If the comprehensive plan is to serve as an effective tool for increasing housing accessibility in Rhode Island, the intent of this legislation will need to be grounded in the language of the pending zoning enabling legislation and a Rhode Island Fair Housing Law.

The Rhode Island Comprehensive Planning and Land Use Act has two additional shortcomings that have serious implications for the development of policy. Success in several Fair Share plans has been at least partially attributed to the operationalization of definitions and intent of the plan. Clearly defining and operationalizing the concepts of affordable housing, regional Fair Share, Fair Share criteria

and indicators is an important step. The lack of clearly defined and operationalized concepts in the R.I. legislation is a significant concern.

Additionally, a number of successful Fair Share plans have make extensive use of incentives to accomplish targeted goals. Although the Rhode Island legislation speaks generally to the use of incentives, no specific incentive strategies are defined. As local Rhode Island communities act to complete comprehensive plans, a consideration of potential state and local incentives and the cost and benefits of alternative incentive strategies should be undertaken.

## **CONCLUSION**

The mandate of the Rhode Island Comprehensive Planning and Land Use Regulation Act provides a timely opportunity for communities to address the growing problem of housing accessibility. However, past exclusionary land use practices and the municipal arguments justifying these restrictive practices will not magically disappear.

The inclusion of the right to housing, for all categories of individuals, within the police powers of the state is an idea that is becoming more widely accepted. The attempt of the Rhode Island legislation to include the right to housing for all groups within the police powers of land use regulations is to be applauded. As Kent County municipalities seek to fulfill the mandates of the Rhode Island Comprehensive Planning and Land Use Act, the use of policy relevant criteria and

indicators that could be used to assess the present status of housing accessibility in Kent County and measure the change in accessibility over time, is a good place to begin.

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